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**Master's Thesis of Global Public Administration**

**An Analysis of the Impact of Social  
Safety Net Programmes in  
Bangladesh:**

**The Case Study of the Kurigram District**

방글라데시 사회안전망 프로그램의  
효과에 대한 연구:

Kurigram 지역 사례를 중심으로

**August 2016**

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**An Analysis of the Impact of Social  
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## **Abstract**

# **An Analysis of the Impact of Social Safety Net Programmes in Bangladesh:**

## **The Case Study of the Kurigram District**

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Bangladesh has been implementing social safety net programmes (SSNP) to promote the vulnerable groups of people. OAA (Old Age Allowance) and AWDD (Allowances for the Widows, Deserted & Destitute) are two unconditional cash transfer programmes under the SSNP for vulnerable aged people and women respectively. The impact of these programmes was examined in two sub-districts of the poorest district “Kurigram” following qualitative method. In-depth interviews were conducted among twenty recipients for searching the implication of allowance on their livelihood. The findings reflect that allowance has contribution to necessary food consumption and coping up with strategies during natural shock. It provides a minimum support for survival but not enough for generate income and assets building. Therefore, allowances are not support for escape poverty trap. In

addition AWDD has more contribution compare to OAA for increasing frequency of taking meal, human resource development, change of occupation, house reconstruction and initiative for seeking job. Even though, allowance is not enough to gear up assets building and productive investment, but OAA respondents are a bit advance for these two issues rather than AWDD. Roumari Upazila is better off and Rajibpur Upazila is the poorest sub-district taken into consideration. Comparatively more respondents in Roumari Upazila can read and write, have property and have tendency of temporal migration for work. However, a good number of respondents of Rajibpur Upazila have received additional in-kind unconditional facilities from local government. Paradoxically, the socio-economic condition of Rajibpur Upazila (sub-district) is worse than that of Roumari Upazila (sub-district). To find out the reasons of difference of poverty level of two sub-districts needs further study.

**Keywords:** Social Safety Net, Unconditional Cash Transfer, Livelihood, Poverty.

**Student ID:** 2014-2374

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# **Abbreviations**

ADB - Asian Development Bank

AWDD - Allowances for the Widows, Deserted & Destitute

BBS - Bangladesh Bureau of Statistics

BDT- Bangladesh Taka(Currency)

CLP - Char Livelihood Programme

DFID - Department for International Development

DSS - Department of Social Services

GO - Government Organization

HIES - Household Income and Expenditure Survey

IFRC - International Federation of Red Cross and Red Crescent Societies

IGVGD - Income Generating Vulnerable Group Development

OAA - Old Age Allowance

NGO - Non-Government Organization

SSN - Social Safety Net

SSNP - Social Safety Net programmes

UCT - Unconditional Cash Transfer

UNCDF - United Nations Capital Development Fund

UNCED - United Nations Conference on Environment and Development

UNDP - United Nations Development Programme

UP - Union Parishad

USD - Dollar of United States of America

VGD - Vulnerable Group Development

VGf - Vulnerable Group Feeding

# **Chapter One: Introduction**

In 1974, Bangladesh introduced Social Safety Net Programmes (SSNP). Since then it has been an on going project of Bangladesh. The aim was to protect the vulnerable group. At the beginning of SSNP the main concept and nature of these programmes were public works and food aid. Over the last four decades the shape of assistance has got new form. Currently both protective and preventive types of SSNP namely conditional and unconditional safety net programmes are being implemented. The aim of these programmes is to tackle poverty, bringing a change in quality of life and gathering the marginalized people to mainstream.

## **1.1 The Purpose of the Study**

The poverty rate of the country has declined in an impressive rate in the last decade<sup>1</sup>. Since poverty has many dimensions, its reduction mainly depends on interconnection of various factors. SSNP is also an influential factor among other catalysts for tackling poverty. Unconditional cash transfer programmes has explicit and implicit impact on the recipients' livelihood. How SSNP exerts effects on beneficiaries' living pattern in crucial period is important to know.

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<sup>1</sup> Considering CBN(cost of basic need) the poverty rate was 48.9% in 2000, 40.0% in 2005 and 31.5 % in 2010.

Bangladesh Economic Review 2012,  
[http://www.mof.gov.bd/en/budget/13\\_14/ber/en/chapter-13\\_en.pdf](http://www.mof.gov.bd/en/budget/13_14/ber/en/chapter-13_en.pdf) Accessed at February 09, 2015

Old Age Allowances (OAA) and Allowances for the Widows, Deserted & Destitute (AWDD) are two unconditional cash transfer (UCT) programmes under the social safety net programmes. Since 1998, these SSNP have been being implemented in Bangladesh. Both programmes are developed for the most sensitive and most endangered groups of people. The socio-economic position of widow & destitute women and aged /senior citizens are at marginal level. These allowances prevent the target group from falling in extreme level. The aim of two programmes is to serve not only as a welfare kit for the citizens but also survival tool. The duration of two UCT programmes is not confined by period. The enlisted recipients can receive the benefit for their whole life. It is one kind of earning source of the enrolled group. In this case SSNP has a long term impact on their life. Few investigations concluded that SSNP reduced the poverty rate and some found that it contributed in different dimensions of life in different level. More than one decade target groups have been receiving benefit from unconditional cash transfer programmes.

According to poverty map<sup>2</sup> the highest rate of poverty remains in “Kurigram” district in northern part of the Bangladesh. About 44.3% of population is extremely poor (lower poverty line) and 63.7% inhabitants of this district are poor (upper poverty line). Inhabitants of deem administrative area are more vulnerable for geographical position and natural calamities. Due to natural

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<sup>2</sup> Bangladesh Poverty Maps (Zila Upazila)2010, Bangladesh Bureau of Statistics (BBS). <http://www.bbs.gov.bd/WebTestApplication/userfiles/Image/LatestReports/Bangladesh ZilaUpazila pov est 2010.pdf>, Accessed at April 11, 2015.

shock, seasonal unemployment is a common phenomenon, referring to yearly routine calamity of this region. This unemployment or underemployment leads to temporal famine which is known in the locality as “Monga”, a Bengali term. Northern part of Bangladesh is challenged by this phenomenon. Lack of income earning activities, assets loses, extra budget to cope with that shock make the life of vulnerable group more vulnerable. UCT is an important source of support for the enrolled people to fight against poverty and shock. The allowances are not for crisis prevention. It is designed for protecting endangered people to overcome the upcoming crises. The unconditional cash from SSNP helps make a coping strategy, survival tool, inspiration and planning to improve quality of life. Since government tirelessly is making effort to help the poorest ones of the said district, at this situation it is imperative to know the impact of SSNP in this particular area.

### **1.1.1 Problem Statement**

There is constitutional obligation to introduce social safety net program (SSNP) to eliminate poverty, protect vulnerable group and promote the backward citizen to mainstream of the country. To accomplish this purpose and ensure equitability, government has initiated to assist the endangered section of population by SSNP.

Widows, destitute women are the most vulnerable ones in Bangladesh context. Generally these women cannot easily engage themselves to do something as source of income to maintain means of life. Most of the women are housewives. In rural area, they have no education or special skill for earning.

Besides they cannot take venture as self-entrepreneur because of lack of fund and awareness. Under this circumstance, they are bound to or even doing illicit task. Consequently some unethical and unacceptable activities make society disturbing and uncomfortable. SSNP has been introduced to change the starvation scenario and to bring smile on the depressed face of poverty-stricken people. The allowance of cash transfer programmes for widow has no condition. They can spend the money for any purpose. The beneficiaries can invest the money as their plan and decision. As a result it is not easy to evaluate the impact of UCT. It is more convenient to measure the output in conditional and in kind of social assistance programmes. Necessity of life is varied in different sectors. It is not possible to meet up all necessity by this allowance. The allowance is not enough to solve crucial issues in large scale.

Aged population is not productive group owing to their health and physical condition. They have no savings or property to consume it for the rest of their life. They were perhaps day laborer, farmer, driver, housewife, housemaid or in other low wage earning professions at the earlier stage of their life. Their children are not well-established or capable to patron their old parents. There is no universal social pension system for old people or no availability of the state owned free old house. They are neither able to earn nor able to save deposits. This impoverished level of people did not plan for aged life because of low income, no savings and precarious future. But how can the only allowances assist them to bring a change in their life pattern? Food habit, treatment, protection from shock can improve the elders' daily life. The

amount of the allowance is not enough to make a plan to do all necessities. In this situation, a question arises about the impact of the programmes. How can it influence this segment of population, especially their livelihoods?

Each financial year government allocates a considerable amount of budget for divergent SSNPs. The government of Bangladesh has given equal priority for all administrative area for poverty reduction, starvation eradication and improvement of the way of living. In spite of state divergent efforts, the highest rate of poverty is in the northern district named “Kurigram”. Again Old people / senior citizens and widows, destitute women are more sensitive and vulnerable group in Bangladesh circumstances. Morally they are guardian of a family. The reality is that they cannot fulfill their own basic & other necessities accurately. State takes some responsibilities of different vulnerable sections of citizens in different circumstances through social safety net programmes (SSNP). It has multi-dimensional impacts on beneficiary’s life pattern. Since government has given more priority and introduced SSNP for these backward section of people. So the impact of SSNP in this area is required to be studied.

### **1.1.2 Rationale of the Study**

The objectives of this study are to find out the impact of the SSNP (OAA/AWDD) in the most poverty prone area of Bangladesh. Government makes sanction for the target group for their development, empowerment and improvement of life. It was reported by national and international sources that Bangladesh has achieved mentionable progress in respect of a few indicators



of Human Development Index (HDI) in the last decade. Nevertheless, the poorest area is ‘Kurigram’ district in the country. Natural shock like “Monga” also worsens the region in endangered situation. The allowances have contribution to the beneficiaries’ life to fight against the poverty. As the allowances are non-conditional cash transfer programmes, the stakeholders have freedom to spend the money in any kind of improvement or bringing in positive change of their vulnerable position. In this sense, it is imperative to investigate the impact of the unconditional allowances on the livelihood of the recipients.

#### Objective-

- ❖ To find out the SSNP effect on food consumption pattern/ necessary  
Pattern of food intake is one kind of indicator to measure poverty in Bangladesh (e.g. amount of intake Kcal/day, frequency of food consumption etc.). Food security is important for life existence. Production of food, hoarding, processing and ingredients of daily meals is provocative stimulus of devouring activities. The target people are not self-reliant enough to ensure their foodstuff due to poverty. The SSNP allowances may have influential role to the marginal group of people to meet up their food necessities. How the allowances help the enrolled citizen to fulfill their basic needs is the objective of study.
- ❖ Investigation into the impact of SSNP on asset generation and income activities

When the people fall in crisis, they try to improve their situation. Assets and money can assist to overcome the odd socio economic condition. The problem is that marginal people have no fund to improve their present hard position. They borrow from others or sale their own assets for improving their condition. Sometimes it is hard to borrow the money and take interest driven financial assistance from usuries. In that situation the unconditional allowances can give a light to the dark hole. The allowances tackle the vulnerable people from the vicious usury cycle. To bring in a diversification in income generating activities, to change the occupation, to invest in household productive assets (like buying cattle, goat, chicken or any tiny entrepreneurship etc.), and homestead vegetables cultivation they extremely need money. The UCT can be an underlying factor as capital. The aim of this study is to know the impact of allowances on income activities and asset generation.

❖ To find out the cope mechanism strategies of recipients (against seasonal natural shock)

The UCT programmes facility is given on regular basis. It helps the beneficiaries make a plan on how to survive in transitional period. Recipients can also take preventive measures by allowance to shrink the level of loss. Coping strategy depends on various factors and efforts. During shock vulnerable people can emphasize on different types of strategies. Poor can reduce meal taking habit per day, stop education of their children and insist them to get engaged in the work

etc., which can be mentioned as “reducing strategy”. On the other hand assistance received from government like SSNP, social network and NGOs just to survive in the critical situation is deemed as “gaining strategy”. To examine how UCT facilitates to take a strategic position or develop a coping management system is also the purpose of the study.

### **1.1.3 Research Question and Tentative Thesis Statement**

The budget for SSNP are not covered all the people who are staying under the poverty line and cannot mitigate all necessities of the recipients. Nevertheless Social Safety Net Programmes has impact on the beneficiaries’ life. Unconditional cash transfer programmes can be influence daily activities or living standard. Considering this notion the research questions, tentative thesis statement and assumption are as bellows:

Research Question- *Does Social Safety Net programmes (SSNP) have impact on livelihood ?*

To find out the research question’s answer has developed the following three sub-questions.

- a) How does SSNP effect on food consumption necessary?
- b) How does SSNP impact on asset generation / income activities as way of living?
- c) How does SSNP help during shocked period?

Livelihood is a complex combination of different factors. These three sub-questions related area all together can improve one's living pattern. The substantial change of these issues (food security, assets/income generation, coping strategies in shock) can bring in an impressive change of the ill-faced groups.

Hypothesis-

H<sub>1</sub> - The amount of allowance is so small. Moreover to bring a change in livelihood needs a combination of supportive tools. The given UCT assistant is only financial tool. This sole tiny tool can help in a small range of myriad necessities of life. It /SSNP may have positive effect to reduce vulnerability but has no worthwhile implication on livelihood.

H<sub>2</sub> -Any kind of change in living pattern occurs gradually. Recipients enjoy the allowance for long time, till their rest of life. This small amount of allowance can expedite other factors for betterment of life day by day. According to this notion SSNP can bring in a change on livelihood.

## **1.2 The Scope of the Study**

There are thirty major social safety net programmes in Bangladesh (according to HIES 2010). All of the programmes have its own aim of improving the backward citizen of the state. Among the SSNP there are conditional /Unconditional cash transfer programmes, Public works/training based programmes and programmes for urgent situation (Begum, Ismat Ara, et.al.

2014). Nevertheless, poverty and vulnerability are remaining in some areas and in some groups of people, which are not expected at any way.

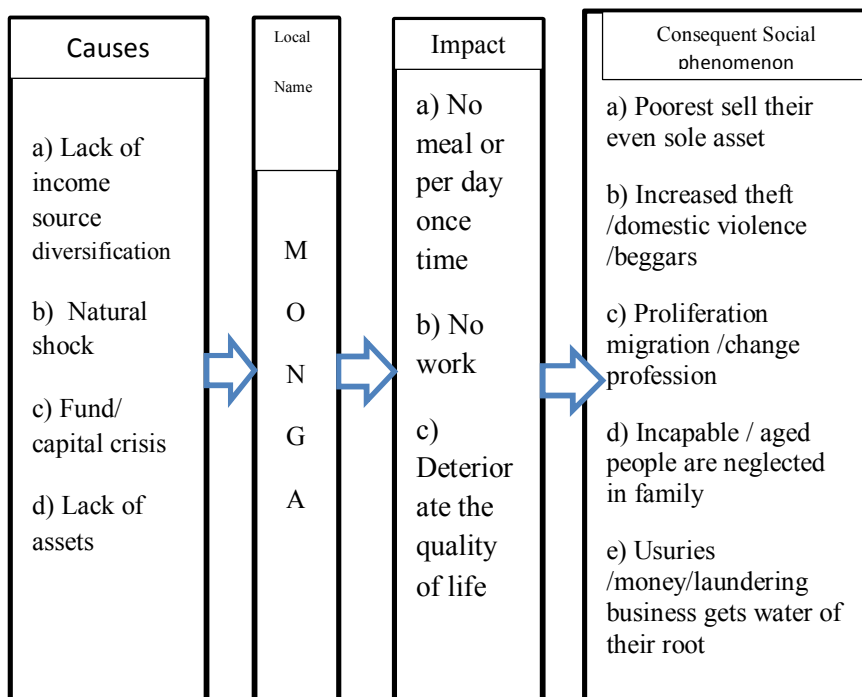
## Area/ Geographical Location of the Study

“Kurigram” is the northern district among sixty four districts of Bangladesh. This district/area will be considered for this study for the following reasons-

(a) The poorest district in Bangladesh is “Kurigram”. District is the administrative unit of government. There are sixty four districts. With the assistance of The World Bank (IBRD, IDA) and World Food Programme(WFP) , Bangladesh Bureau of Statistics(BBS) have prepared a poverty map in 2010. According to the estimation of the extreme poverty rate, Kurigram district has 44.3% (extreme poor). It is the highest poverty rate among all of the districts. The district of Kurigram also has nine upazilas (sub-division of the districts).It has frontier line with India.

(b) “Monga” means seasonal unemployment and chronic poverty. “Monga” is a Bengali term dubbed as “mara katrik” (local name) that refers a famine and consequences of food crisis. A yearly cyclical poverty picture leads to seasonal unemployment problem. It is one kind of vicious factors for impoverishment. The northern part of Bangladesh is deemed as Monga prone area. Frequent flood, river erosion, drought, cold wave are the main catalyst to make this part of the country more vulnerable.

Framework 1-A flowchart of “Monga”: Causes and Aftermath



The end of September to November is the period of the seasonal unemployment and famine. This issue makes a sensitive measurement of government popularity and the capability of facing this crisis. This issue was covered by media, local administration and cited in poverty reduction strategy paper of Bangladesh. Along with government, a lot of NGOs are working and development partners are funding regarding Monga problem. Agriculture based economy, natural disaster, lack of alternative income sources, financial crisis and usury business leads hunger and poverty.

Government is always concerned about this region and wants to reduce the poverty rate and the gap of poverty. Only specific and immediate action cannot uproot the evil phenomenon of this region. A long cycle programmes and changing way of life, planning for overcoming shock and income

generation & human development activities can bring in an expected outcome. Unconditional cash transfer is one kind of programme which can facilitate the beneficiaries to bring a change in their life to utilize the money in strategic way.

## Selected SSNP for the Study

Old age allowances and allowances for the widows, deserted & destitute have country wide special demand and necessity. These two UCT programmes are designed for marginal aged/old people and women who are face challenging to ensure minimum level for life.

Old age allowances (OAA) - In context of Bangladesh there is no pension system for senior ordinary citizens. Aside from this one, there is no available state owned “Old Home”. Parents are neglected from daily essential necessities for poverty. Traditionally older people are the guardian of the family or society. The low socio-economic environment is hothouse which stimulate to the decaying this moral value. Again children are migrating from their home town/villages to the towns for searching job whereas their parents still remain at home. Owing to old age complication, they are not able to do work and engage in earning activities. Consequently a miserable life is waiting for the senior citizens who are under poverty line.

Allowances for the widows, deserted & destitute (AWDD) - The proportion of gender in Bangladesh is almost equal. In certain social context females usually deviate from the developmental stream. Without their welfare it is hard to ensure the sustainable development. In Bangladesh most of the

females are mainly doing house work. They are dependent on husband, children or parents income. When the husband passes away, the woman face immeasurable crisis along with her children. They start to struggle with evil impoverishment. Same problem also engulfs the deserted and destitute women. According to the department of social services, violence and starvation are reducing in rural areas at considerable rate as the impact of the programmes. Owing to above mentioned context beneficiaries of the two unconditional cash transfer programmes under safety net programmes will be considered in this study.

Bangladesh has many public policies, concern institutions and programmes regarding SSN. In spite of the myriad effort from national and international level poverty remains among the target groups like vicious cycle. Policy & programmes are instruments to implement the assistance programme. To reduce poverty and become a welfare state government consider SSNP is an effective tool. It can promote recipients living standard and eradicate barriers of means of life. Different reports and survey asserts that there are some evidence which reflects safety net programme has intensive impact on vulnerable groups and noteworthy success. Therefore study of SSNP and its aftermath on livelihood is important.



## **Chapter Two: Literature Review and Methodology**

An effective and good literature review can underpin the underlying ideas of selected field and facilitate to find out the gap of existing knowledge. Considering issues help to form a trajectory for review structure. A worthwhile literature review is one kind of guideline for researcher. It also gives information about new research sector or key points where the scope or possibility for doing new study. This roadmap fortifies our conceptual skill and help to minimize the gap of knowledge. Theories are one kind of source to find the answer. It shows relevancy, paradigms and comprehensiveness of any concept. Whereas conceptual definition give a vivid reflection of considering issues. These reviews highlight the literature/work paper regarding social safety net programmes implementation to extract conceptual ideas and select the method to use.

### **2.1 Literature Review and Theoretical Concepts**

Poverty is the necessities of basic needs of human life. It is relatively divergent from person to person. Bradshaw, T.K. 2006 discussed about impoverishment<sup>3</sup>. He accumulated few catalyst which are generate poverty like individual deficiencies, belief of cultural system, inequity of economic,

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<sup>3</sup> Bradshaw, T.K.(2006), Theories of poverty and anti-poverty program in community development , RPRC Working paper no.06-05, RUPRI Rural Poverty Research Centre.

political & social, regional distinction and interdependencies of various strategy & factors. These indicate the cause of impoverishment.

In case of personal deficiencies people are responsible for their poverty. Politically conservative thinkers claim that by rigorous job people can overcome their present situation/problem. Community or society can take collective security or safety nets for the marginal and the vulnerable to fulfill the individual needs. According to the theory of culture, there is a belief that poverty transmit from generation to generation. It would be more functional culture where support with source of income, special education or training program and community improvement movement can help to overcome the generation based belief of poverty.

Progressive social theory indicates that economic, political and social distortion is the reasons of poverty. Social movement for improvement of vulnerable groups, gross and collective community development for equal access of resources, policy for welfare (like exploring job field) and expansion of the safety net programmes can minimize the poverty.

Inadequate industrial & business cluster zone, lack of technology & infrastructure, migration are responsible for geographical disparities of poverty. Establishing exclusive industrial zone, introducing congenial tax revenue programmes, improvement of public facilities can help to overcome the spectrum of poverty. Aside from aforementioned cause of poverty, there is a paradigm of vicious cycle. It repeats from individual level. Due to the scattering of earning source, people decide for migration and cannot consume

basic needs of life. Thus individuals, cultural, geographical issues are becoming interconnected as exterminators of poverty. Comprehensive programmes, team work with other organizations for complementary services and organizing good community for wellbeing can break the cycle of poverty.

Sustainable livelihood can improve the poor living situation. Poverty is a complex issue, related with a lot of factors. The United Nations Conference on Environment and Development (UNCED, 1992) describe the details about sustainable livelihood in broad sense for tackling poverty. Chambers and Conway (1991) also gave a well-integrated concept about livelihood. Livelihood is the better combination of capabilities, assets and activities for surviving in crisis period. Capabilities support enable us to gain, assets indicate the resources, saving, using power and activities mean involving income generation & maintain of assets for gaining survival.

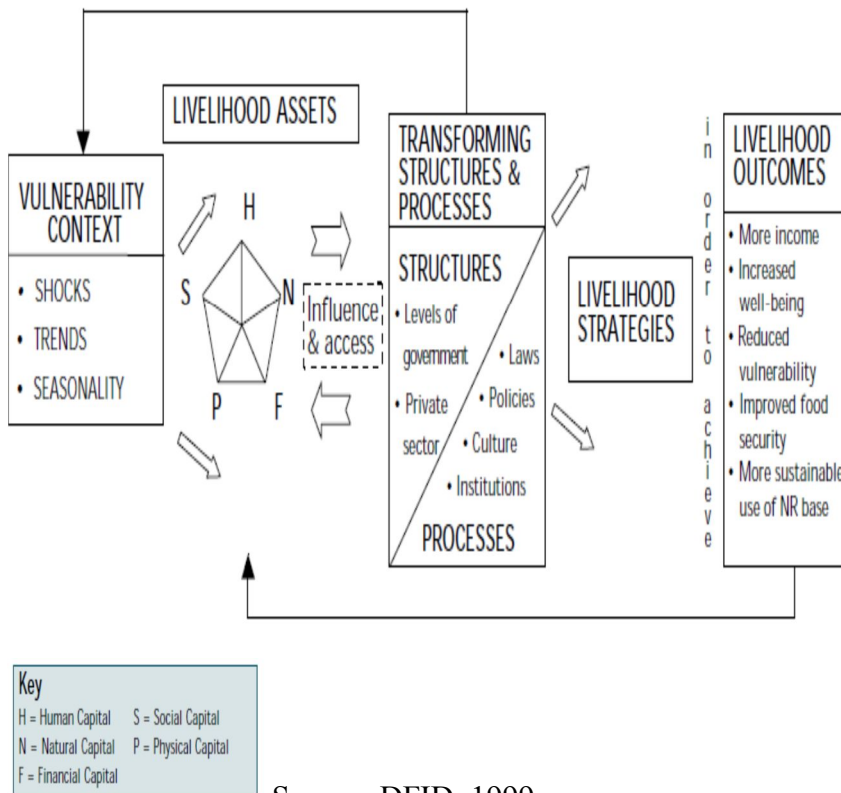
Few organization, researchers and scholars have developed the livelihood model. DFID also introduced a model for better understanding about livelihood based on some framework like vulnerability context, assets, organizational change and procedure, livelihood strategies and outcome.

Vulnerable context indicate the surrounding environment where the people exist with factors for hardships (For instance different types of trends, shocks, seasonality).

Structure and procedure is the accessing tool for poor and a window. For them it is the selection of survival option. Accessing power to assets is determined

by policies, institutions, legislations, culture, societies. Livelihood strategies assist for divergent ideas and give an opportunity for alternative choice. Outcome depends on effective livelihood strategies. The good strategies can drive toward more income, to secured well-being, to the improvement of food security and to the overcoming of the vulnerability. Containing all of these elements within a framework has been presented/adopted here which was developed by DFID (1999).

Framework 2- Sustainable Livelihood Framework



Source- DFID, 1999

Social safety net programmes have divergent forms. It is may be cash transfer, service assistances and works etc. Among all of the forms, cash transfer

programs can be classified by its nature (for employees, all citizens, target groups), option (state responsibility or others), coverage period (it depends on time, duration of programs) and so on. The government of Bangladesh took a good number of SSNP in different form like cash transfer. Empirical research regarding the issue gets positive implication of beneficiaries' life style. Pradhan, M.A.H. et.(2012) found a negative relation of SSNP cost and impoverishment rate. Uddin A.M. (2013) conducts a study of old age allowances programme of Bangladesh. It is a non-conditional cash transfer programme under SSN. In this research, he found that the allowance has positive implication to fulfill the basic need like food, Medicare and cloths. The status of the old person in his family geared up due to the programme. It indicates that SSNPs have an impact to fulfill fundamental need of the poor.

Khan, N. J. (2012) the beneficiaries selection process of Widow Allowance Programme (a cash transfer programme under the SSNPs) is not transparent and manipulated by local public representative and sometimes negligence of local government official. Lack of official monitoring the program is not carry out effectively.

A number of researches have been done about “Monga” and northern part of the Bangladesh. Researcher tried to find out the cause of Monga, its affect, role of safety nets programmes and so on. Khandker, S.R.; Khaleque, M.A.; & Samad, H.A. (2011) found that SSNP has positive impacts for reducing the starvation in Monga prone area and Old age allowance programme coverage the section of the society in the Monga –prone region who were at most risk.

Khaleque, K. ; Suborna, B.; Baqui, B. (2008) Classifying the degree of poverty as severe, moderate and marginal. They tried to find out the impact of SSNP. Whereas considering technique was Heckman Probit, Propensity scores matching, Probit and Generalized Ordered Logit. All examining safety net programme had no equal impact to mitigate the seasonal deprivation. They did not find any contribution of “Old Age pension programme” for reducing poverty in northern part of the country. But other SSNP namely “VGD/VGF” has contribution for tackling poverty.

In Southern African countries it was found that social safety nets had multi-dimensional impact on its participants. “Office for assistance to the Vulnerable Population (“GAPVU”)", one kind of unconditional cash transfer programme in Mozambique. The small amount of cash under the “GAPVU” had impact mainly on beneficiaries’ basic daily necessities. In Namibia, “Social pension” programme impacts on living pattern divergent ways. It was non-contributory social security assistance. In Zambia, a SSNP namely “Cash for work” had not only a positive impact on recipient livelihood but also a range of unexpected impact. Devereux S. (2000) conducted a comparative study of the three countries regarding SSNP. Conditional Cash Transferred (CCT) and unconditional cash transferred programme (UCT) was considering SSN. The finding was that there was an overall positive impact of the recipient livelihood.

In-kind (or cash, or combination of both) transferred programmes have also diversified impact on targeted group’s people. It helps the beneficiaries for

investing income generation. The assistance treated household can also proliferate and convert their livelihood activities. This leads to improve recipient's income ability, food consumption power and confidence to participate in community affairs programme (Siddiki, O.F. et al 2014).

Preventive, Protective and Promoted approach based SSNP can bring a change of vulnerable people. A special social assistance is "Char Livelihood Programme (CLP)" for river island area (local name *Char*). The char (island) area are affected by flood, draught & heavy rain and caused of "Monga", a seasonal unemployment problem. A sever natural shocked phenomenon of the northern of Bangladesh. The time bounding CLP boost up the beneficiaries adapting level against the regular basis climate calamity, protect the housing assets and increased coping strategy (Bangladesh's Chars Livelihood Programme, Case study 2013)

The common and regular natural shock has some features. The northern part of Bangladesh faces a common disaster like "Moga" (local name). Its' period, severity, impact on the dwellers life and the coping system of the people with this phenomena has some envisages criteria. Due to flood, cyclone, cold wave and erosion farmers cannot harvest and also there is nothing to do as income generation activities. Consequently unemployment and crises of food make the life more vulnerable. Starvation, one time meal per day, borrow money, selling possess assets, state support (relief or cash) is surviving mechanism during this shock period (Mazumder, M.S.U. and Wencong, L. 2011). This "Monga" phenomena is not prevalent all over the country. It occurred in a

specific region and zone. As a result to skip this shock a trends like migration from the Monga prone locality is increased. This kind of inter migration in the country territory has others socio economic impact (Sultana, Z. 2010). This migration is one kind of coping mechanism at shocked people. The coping strategies are also varied by sex (Kabir, M.H. 2009). The female headed household becomes poorest among the poor. Death of spouse is the main cause for women to be a head for the family. Separation, divorced and abandoned is also triggering female to become house headed. Income level is lower of female headed family compare to male headed family. As a result degree of insecurity, affecting rate by diseases and unexpected social phenomenon are observed higher in female head household. As external coping strategies the social safety net programmes cannot improve the poverty level of female headed household due to social norms and chronic level of poverty.

## **2.2 Conceptual Definitions**

Few concepts are related with this study like social safety net, poverty, livelihood, unconditional transfer programme. Though these terms are not new but try to give a shade about the said concept for easy understanding.

### **Social Safety Net**

Social safety nets are usually community and citizens' welfare related issue. It was defined by many scholars/ institutions like as-



*“Social safety nets are noncontributory measures designed to provide regular and predictable support to poor and vulnerable people. They are also referred to as safety nets, social assistance, or social transfers, and are a component of larger social protection systems”* [The State of Social Safety Nets 2015, World Bank Group, 2015]

*“Social safety nets (sometimes referred to as part of social assistance) are non-contributory transfers that are given to targeted individuals on the basis of their vulnerability or level of poverty.”* [UNCDF and UNDP (2011)]

In a brief we can say social safety net is a system where vulnerable and marginal population will enjoy at least basic needs of human life and get a ladder to survive in an unexpected economic shocked. It can bring a change of recipients coping and surviving system in crises and others necessities.

### **Unconditional Transfer**

Broadly social safety net programmes can be classified as Conditional, Unconditional and others development programmes. Unconditional Cash Transfer (UCT) programme are defined by different scholars.

*“Unconditional cash transfers (UCTs) provide cash without particular co-responsibilities.”* [Grosh and others 2008; World Bank 2012, recited at Global Monitoring 2014/2015: Ending poverty and sharing prosperity]

*“Unconditional transfers provided people in need with direct support without reciprocal activities (e.g., cash transfers to the elderly)”*[Arup Banerji and Ugo Gentilini]

In a simple expression unconditional cash transfer is source of assistant for vulnerable to consumed in transition period as their necessities without any condition.

### **Poverty**

*“Poverty means that opportunities and choices most basic to human development are denied.”*[Human Development Report, 1997]

Poverty has different characteristics. Spicker, p.(2008) tried to give a concept of poverty under the three main conditions /circumstances like-

*“1.Material conditions:*

- *the lack of specific goods and items, such as housing, fuel, or food;*
- *a pattern or “web” of deprivation, where people have multiple deprivations, or they may be frequently deprived, though there may be considerable fluctuations in circumstances; or*
- *a generally low standard of living, where poverty becomes a struggle to manage in everyday life*

*2. Economic circumstances:*

- *a lack of resources, especially income, but there may also be very limited assets;*
- *an “economic distance” from the rest of the population, or a degree of inequality, which means that people are unable to buy the resources that others can buy;*

- *Economic class - an economic status, or relationship to production and the labour market, which means that people are consistently likely to be disadvantaged or deprived.*

### 3. Social relationships:

- *poverty as dependency on financial support and state benefits;*
- *poverty as a set of social roles and statuses, exemplified in the idea of the “Underclass”;*
- *the problem of exclusion, which implies not simply that poor people are rejected, but that they are not part of the networks of social solidarity and support than most people in a society rely on;*
- *a “lack of basic security”, “the absence of one of more factors that enable individuals and families to assume basic responsibilities and to enjoy fundamental rights”*
- *a lack of entitlement, in the sense that poor people do not have the rights to access and Use resources that others can; this is also referred to, by Sen or Nussbaum, as a lack capabilities”.[According to Paul Spicker, 2008]*<sup>4</sup>

In the light of the above mentionable notion of poverty it is clear that poverty is a curse of human society, which has ferocious hand to thunder the basic needs and break to enjoy the mean of life.

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<sup>4</sup> <https://paulspicker.files.wordpress.com/2012/06/poverty-and-democratic-governance-presentation-for-turkey.pdf> accessed at April 26, 2015

## **Livelihood**

Livelihood is the means of support. Vulnerable people tried to use all kind of possesses resource in crisis period. This is for means of living. Here two definition adopted from “Chambers and Conway” and “IFRC” (International Federation of Red Cross and Red Crescent Societies).

*“A livelihood comprises the capabilities, assets (stores, resources, claims and access) and activities required for a means of living: a livelihood is sustainable which can cope with and recover from stress and shocks, maintain or enhance its capabilities and assets, and provide sustainable livelihood opportunities for the next generation; and which contributes net benefits to other livelihoods at the local and global levels and in the short and long term.”*[Chambers and Conway, 1991]

*“Livelihoods comprise the capabilities, assets and activities required for generating income and securing a means of living. Sustainable livelihoods refer to people’s capacity to generate and maintain their means of living, and enhance their own well-being as well as that of future generations”* [IFRC guidelines for livelihoods programming, 2010<sup>5</sup> ]

Simply, Livelihood is an integrated output of a range of capabilities. Different types of resources and assets are producing income generation activities for secured existence.

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<http://foodsecuritycluster.net/sites/default/files/IFRC%20Livelihoods%20Guidelines%20GB%20FINAL.pdf>

## **2.3 Methodology**

Research method is a practical plan or chalk out to do the research in the shade of analytical framework/ design considering the problem statement, research question or hypothesis. Among different types of methodology, qualitative method was used in this study.

Data source- Data were collected from primary and secondary sources. Targeted beneficiaries were the key informer regarding the programmes. They gave the information of the SSNP's impact on their life. The official (related office) also provided required data. The rules, regulation, prior research paper, beneficiaries' selection and approval paper regarding the cash transfer programmes were the secondary source. SSNP's implementation manual, Department of social services report, report of Bangladesh Bureau of Statistics (BBS) and different relevant website were searched for imperative information.

Data collection Technique- In-depth interview have been conducted to fulfill the purpose. The sample of the population were the beneficiaries of the SSNP (Unconditional Cash Transfer Programme). Interviewees were the target beneficiaries of OAA and AWDD programmes. Two Upazila among the nine upazilas (sub-districts) under the Kurigram district were selected for data collection. The Poorest upazila namely "Rajibpur" was the focused area. The better off upazila in the Kurigram district is "Raumari" upazila (sub-district).

This upazila (sub-district) was considered as the comparative area. Data was collected from the above mentioned two upazilas.

Sample size- samples were selected within the poorest and better off upazila (sub-district) of “Kurigram” district in Bangladesh. Ten beneficiaries were selected from each upazila. That means all twenty beneficiaries have been interviewed from Rajibpur and Raumari Upazila. Five recipients from OAA programme and five from AWDD programme of each upazila. From OAA, all interviewees were male as sample and from AWDD programme, there were female interviewees. In AWDD programme all were women but in OAA programme, beneficiaries were from both sexes. To keep equity in this study, only men were selected from OAA. Age variation, number of family members, length of allowance enjoying period and so on was given priority of the recipients.

Table 1-At a glance general information of interviewees of “Roumari ”

Name	Age	Sex	Benefited from	Education	How many years have received allowance
Jalemun	45	Female	AWDD	Illiterate	10
Banesa	45	Female	AWDD	Illiterate	1year6months
Halimun	60	Female	AWDD	Can writing and reading	12
Shirina	60	Female	AWDD	Illiterate	12
Anowera	70	Female	AWDD	Illiterate	6
Hekmat Ali	70	Male	OAA	Can writing and reading	4
Farij Uddin	75	Male	OAA	Illiterate	2
Chafor Ali	80	Male	OAA	Can writing and reading	1year 6months
Jassor Ali	85	Male	OAA	Can writing and reading	4
Hossain Ali	85	Male	OAA	Illiterate	3

The Table 1 presents some basic information of five respondents from AWDD and five respondents from OAA of Roumari Upazila.

Table 2-At a glance general information of interviewees of “Rajibpur Upazila”

Name	Age	Sex	Benefited from	Education	How many years have received allowance
Johura Khatun	48	Female	AWDD	Illiterate	14
JhahirunKhatun	48	Female	AWDD	Illiterate	14
Mosammat Bakful	56	Female	AWDD	Illiterate	8
Bahakun	70	Female	AWDD	Illiterate	5
Jarina Khatun	80	Female	AWDD	Illiterate	8
Piru Mondal	75	Male	OAA	Illiterate	2
Md. Abul Hossain	81	Male	OAA	Can read and write	12
Moyaan Ali	82	Male	OAA	Literate <sup>6</sup>	12
Md. Iunus Ali	83	Male	OAA	Illiterate	8
Samad	100	Male	OAA	Illiterate	7

The table 2 also represents some basic information of five females and five male respondents from Rajibpur Upazila.

Sixty five years old is the age bar for man to get the facilities of OAA programme. Selected beneficiaries receive the assistant for the rest of their life. In AWDD selected women also enjoy the allowance in same way but there is no specific age bar to get the benefit for women. Considering age level, representative subjects were selected from different age groups. The length of allowance receiving period is important issue. The old beneficiaries are more

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<sup>6</sup> Secondary School Certificate (SSC) passed



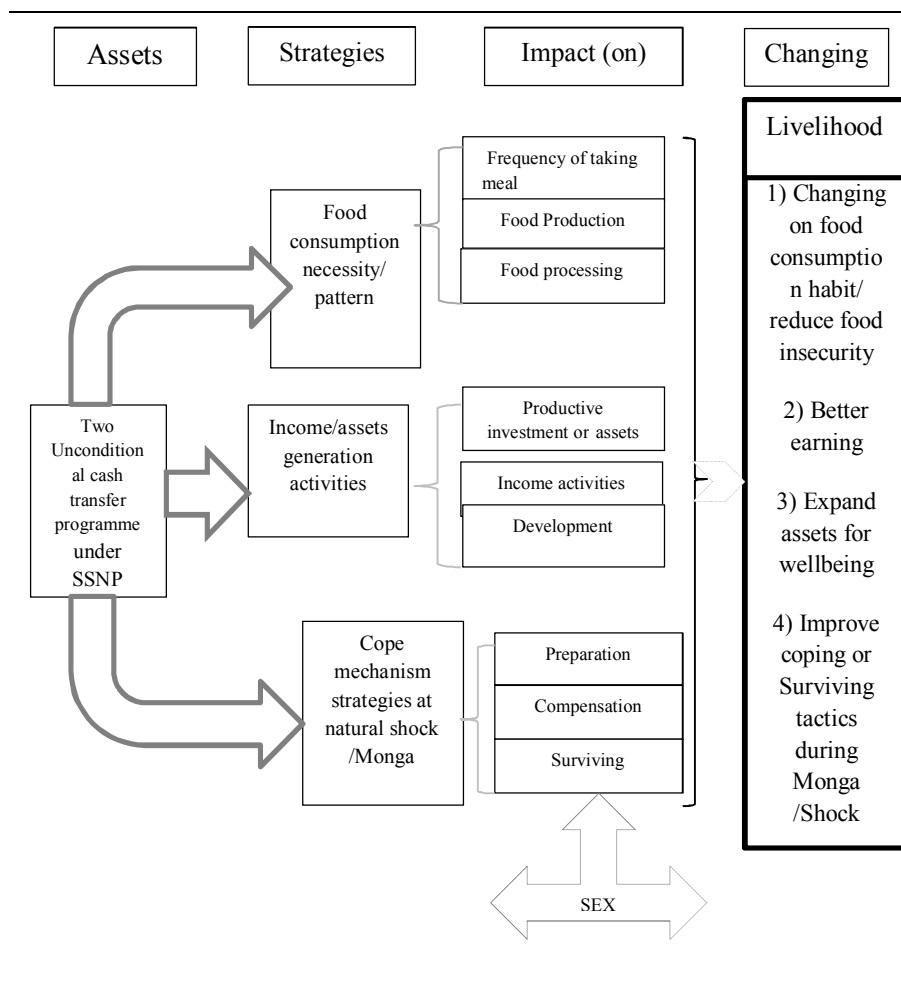
used to making a plan to consume the money and coping with any kind of shock rather than new beneficiaries. Selected recipients have been receiving allowance for different years.

Data analysis- Collected data was processed for presentation and explanation. Processed data was presented through tabular form and various diagram. Qualitative data are described by giving supportive explanation in the light of the research question. The analysis is focused on how the allowances put impact on recipients' livelihood, especially on food consumption necessity, assets generation & income activities and cope mechanism strategies during natural shock.

## 2.4 Analytical Framework

The impact of social safety nets will be analyzed focusing on livelihood system.

Framework 3- Analytical flow



According to sustainable livelihood definition (DFID 1999), the two unconditional cash transfer programmes are considered as assets or financial capital for the beneficiaries. The strategies for using the assets (allowance as financial asset) are the main focus area. Specifically food consumption

necessity, income generation technique and coping management during natural shock are the leading points. How SSNP allowance plays role to the said three dimensions and bring change on earning and surviving. It is to wonder the impact of UCT on changing food insecurity level, earning, assets generation and planning to fight against the “Monga”. Much effort has been given to analyze their livelihood strategies.

Poverty is one powerful factor for vulnerability. Theoretical concept indicates that sustainable livelihood can reduce the level of vulnerability. Some research findings show that SSNP has positive implication of recipients living. Theoretical concept and related study in combine give an outlook for doing a study on livelihood. To find out the impact of SSNP one kind of frame have been developed. The analytical framework is guideline for understanding the trend of analysis and discussion.

## **Chapter Three: The structure of Social Safety Net**

Unconditional Cash Transfer (UCT) programme under the SSNP is considered for this study. These programmes are not imposed the recipients in a specific or any conditions. They can enjoy the money as their plan and necessity. In this sense UCT programme has a unique intrinsic power rather than conditional cash transfer programmes (like freedom for expenditure). Beneficiaries can spend the money as their need and wish. Poverty has divergent faces. Cash money can support to mitigate the problem. On the other hand in kind transfer or conditional cash transfer limit the recipient's freedom and imposed one kind of restriction, which is hard for poor people to fight against the multi-face possess of poverty. There is also found some direct and indirect positive impact of UCT on consumption. Indirectly children were benefited from transfer in few African countries (Devereux et al.2005, recited at Barkat A. et al 2013). Almost similar positive result found (Martinez 2005, recited Barkat A. et al. 2013) of the Bono Solidario program on daily consumption and investment for the children development.

### **3.1 Old Age Allowance Programme in Bangladesh**

Old Age Allowance (OAA) programme are prevalent all over the country. Aged are not able for working due to lack of working sector, physical inability and capability. Again capital owner are interested to engage younger people rather than senior citizen. Because young labor force are more energetic,

productive and available. As a result the old citizen are facing financial crisis and fall in poverty line. Bangladesh has experienced a good result from safety net programmes as a tool of reducing poverty. So the state introduces a social safety net programme namely “Old Age Allowance”. All eligible older cannot enjoy this facility because of fund shortage. There is some criteria for selection the target group. The criteria are classified by length of life, financial position, physical condition and socio-economic position. There are also administrative committees to select the beneficiaries. The eligible and non-eligible criteria for OAA are mentioned hereunder.

Eligibility for the OAA (According to law)<sup>7</sup>

- a) Age criteria are not universal for OAA. Citizens of sixty five years (or above) old are considering for OAA. The age limit is flexible by gender. Sixty two (or above) years old women are considering for this allowance. Union Parishad (root level local government institution) chairman certificate, National Identification card, public examination certificate are usually consider for justifying the age.
- b) Financial condition is considered by yearly income. If the annual income is over than BDT 3000 (about USD \$40) than the citizen will not consider for this allowance.
- c) Incapability and disability are the main reference point for determining the physical condition. But, disable people are given priority.

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<sup>7</sup> Source- Department of social services (DSS)

d) Socio-economic condition determined by status as freedom fighter, assets, marital status and consumption power.

Government servant or pension holder, another SSNP recipient, frequent grant borrower from NGO, any kind of laborer and vagrant are not eligible for this allowance.

Selection Procedure- After circulation the candidate apply for this allowance. There are concern committees. They select the recipients. According to municipalities category (Category-a, Category-b, category-c) application should be submitted. Each recipient gets USD \$5.19 approximately per month.

### **3.2 Allowances for the widows, Deserted & Destitute (AWDD) Programme in Bangladesh**

The death of husband, divorced and abandoned by husband is huge shocked and also curse of women life in Bangladesh. Among the total married women there are 11.29% widow, divorced and husband abandoned. The life pattern of these women is dramatically changed after the shocked. Generally most of the women are not directly engaged income earning activities. The shocked accelerate them under the poverty level. The AWDD programme is designed for these vulnerable women. This programme is functioning all over the country. Department of Social Services (DSS) under the Ministry of Social

Welfare is now implementing the programme. The beneficiary selection requirements<sup>8</sup> are –

- a) She must be Bangladeshi citizen. National identity card/ Birth registration certificate are essential document for this purpose.
- b) Her financial condition is considered by yearly income. If the annual income is over than BDT 12000 (twelve thousands) than the citizen will not consider for this allowance.
- c) She must be widow, divorced and destitute women. Priority set up by her age, assets and the number of family members.
- d) She must stay in the concern locality. Recommendation and approval from the concern committee is required.

Government pension holder, another social safety net facility holder/VGD card holder and frequent grant/allowance borrower from NGO is not eligible for getting the said allowance.

From the inception of the AWDD programme recipients got Tk. 100/ month. Gradually it increased between 1999 and 2014. Now beneficiary gets Tk.400 (\$5.19)/month. Mode of allowance disbursing is banking channel.

### **3.3 Description of “Kurigram” District and Study Area**

“Kurigram” is the northern frontier district of Bangladesh. Area is 2255.29 sq.km. It is riverine alluvial sand bar and plain land region. Three rivers

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<sup>8</sup> According to Department of Social Services (website), at March 01,2015

(namely “Bramhaputra”, “Dhorola”, “Teesta”) are in the district and cause natural shock. Enclaves were another issue of this area. Twelve Indian enclaves were inside of the district and eighteen Bangladesh enclaves were in India territory of this area<sup>9</sup>. The communication system is not developed and makes the life more miserable. There are not established any small, medium or heavy industry from the journey of the country. Due to geographical position, natural calamity, undeveloped communication and lack of income generation sector made it poorest district. It has nine upazilas (sub-districts) namely Kurigram sadar, Rajarhat, phulbari, Nageshwari, Bhurungamari, Chilmari, Rumari, Rajibpur and Ulipur. Among nine upazilas the poorest is “Rajibpur upazila. Here about 68.8% people is poor (upper poverty line)<sup>10</sup> and this is also the poorest upazila (sub-district) in the country. “Raumari” is better off upazila (sub-district) in the “Kurigram”. This two are adjacent upazilas (sub district) and both are detached from district administrative area by river. This district also known as “Monga” prone district.

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<sup>9</sup> [www.dckurigram.gov.bd](http://www.dckurigram.gov.bd) accessed at May 2, 2015.

<sup>10</sup> Poverty map, Bangladesh Bureau of Statistics (2010)



Table 3: Upazila wise (sub-district) total beneficiaries of OAA & AWDD programmes in “Kurigram” district

S l. n o	Upazilas (Sub-districts) of “Kurigram” district	No. of beneficiaries’ of OAA programme	No. of beneficiaries’ of AWDD programme
1	KURIGRAM SADAR	5875	2307
2	RAJARHAT	4947	1830
3	PHULBARI	3364	1570
4	NAGESHWARI	7930	3919
5	BHURUNGAMARI	4983	2709
6	CHILMARI	2852	1686
7	RUMARI	3725	1310
8	RAJIBPUR	1513	786
9	ULIPUR	8400	3659
Total=		43,589	19,776

Source: Office of Deputy Director, Department of Social Services, Kurigram (Over telephone on April 26,2015)

### 3.4 Rajibpur Upazila(Sub-district)

This is a river island (local name “char”) upazila (sub-district). Water-based transportation is the only way to communicate with main land of Kurigram district. It is consisting of three union parishad namely Rajibpur Union, Mohangonj Union and Kodalkati Union. Union parishad is the lowest / grass root level administrative section of Bangladesh. The communication system from upazila head quarter to other root level institution is difficult. The percentage of widow, divorced/separated women in this upazila is 9.4% and 1.7% respectively. The number of beneficiaries for OAA is 1513 and 786 for AWDD. Agriculture and fishing is the main occupation of the inhabitant.

Paddy is the main crops, but whimsical climate/weather makes uncertainty to harvest the crops.

Table 4 – Statistics of beneficiaries of Rajibpur Upazila (sub-district)

Union under the Rajibpur Upazila	OAA recipients	AWDD recipients
Rajibpu Union	638	266
Mohangonj Union	519	260
Kodalkati union	356	260

Source: Office of social welfare, Rajibpur Upazila, Kurigram, Bangladesh. April 29, 2015

### 3.5 Raumari Upazila (Sub-district)

It stands on the bank of “Jinjiram” river and detached from main land of Kurigram district by another river. There are five union parishad (UP) namely Raumari, Jaduchar, Daatvanga, Bandaber and Shuolmari<sup>11</sup>. Total population is 1,96,417. The percentage of widow and divorced/separated women in “Raumari” is 8.7% and 1.3% respectively. River erosion is common natural phenomenon. People of this district has migration tendency for searching job and taking facility from different organization to buy cattle as productive assets.

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<sup>11</sup> Annual Report 2012-2013, Local Government Division, Bangladesh

Table 5- Statistics of beneficiaries of Raumari Upazila (sub-district)

Union under the Raumari Upazila	OAA recipient	AWDD recipient
Raumari Union	844	266
Jaduchar Union	672	261
Daatvanga Union	739	261
Bandaber Union	918	261
Shuolmari Union	552	261

Source: Office of social welfare, Raumari Upazila, Kurigram, Bangladesh.  
(Over telephone on May 04, 2015)

### **3.6 A General Features/Profile of Widow/ Divorced Women Life**

An estimation revealed by ADB ( Asian Development Bank) that in the age of fifty years widow and divorce rate is one among four women in Bangladesh<sup>12</sup>.

A comparison of census data (2001) found that ninety one percent women were lead widow or separate life where as nine percent men was leading the same life. Widowhood, divorce, separation or abandoned by husband is not a sequential phenomenon that can envisage earlier. It's happened any age of marriage life and brings myriad suffering of women life. As Muslim law polygamy is permitted following some conditions and circumstances. The practice of remarriage of women is depends on few factors like age, dowry,

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<sup>12</sup> <http://www.helpage.org/blogs/shegufta-sharmin-20112/international-widows-day-older-women-in-bangladesh--707/> accessed at May 05, 2015.[ HelpAge International]

social perception and so on. Generally if the women become widow /separated by younger age like 20 to 25 years than men are showing interest to marry them. Financial positions like giving dowry to groom inspired men accepting widow/abandoned women. On the other hand the men enjoy this remarriage option frequently. There is patriarchal society. Female are dependent from their birth to death. Early life they depends on parents, than husband or than children. Due to lack of education they are not capable to make them skill for income generation activities. Generally the dependency attitude from their early stage boasts them worse condition when they are getting shock like widowhood, divorce, abandoned or separated by husbands. At that time their children were not capable to do work or taking responsibility of family. In this situation the allowance give a breath of hope in her life. In a study Kabir, M.H. (2009) found that the average income of female headed house hold family (at seasonal unemployment prone area) is Tk.1000 (USD13 approximately) to Tk. 1500(USD \$ 19.50 app.). These females are engaged in like homestead gardening, harvesting crops, livestock rearing, house hold assisting work. With this amount of money bearing of life is not easy.

### **3.7 A General Features/ Profile of Old /Elder People Life**

The age bar for treating aged people is generally 60 years or above. Sixty years old or above age population is 7.39% (HIES 2010) in Bangladesh. According to this calculation around 10 million people are living in this age

level. Among of this number of people 43% are live in poverty<sup>13</sup>. About eight million aged citizens exist out of city area. During disaster or natural shocked the older faces lack of earning activities, health facilities, shelter, food, isolation, crisis from family, sanitation, drinking water and so on. Though few have physical capability but psychologically they are not willing to do work and in some cases there is no job for earning. They are become dependent. Their children have no solvency to bear of their parents, There is a correlation between age and illness. Khan, M.N. et al (2014) found the illness is related with family size, education, partner, income etc. In this age group people are living in critical stage of life. The single life due to spouse death is more complicated. In case of men its more boring. Sometimes they are also mentally abused. Their children or daughter in law show indifference to take caring aged parents and providing diet food. The older are doing some task in daily but it has no financial value. Their children expect aged parents should contribute in family. Older are caring grandchildren, guarding house, motivating children, looking after livestock, advising for resolution during any type of conflict, sharing experience for coping stress & crises, transmitting traditional culture & health care. In spite of that children are not satisfied. Actually in poor family satisfaction depends on labor value and earning value. It is helpful for underpinning the aged people position in their family when the aged get allowance from state as aged citizen.

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<sup>13</sup> HelpAge International Bangladesh, [www.helpage.org/where-we-work/.../bangladesh/](http://www.helpage.org/where-we-work/.../bangladesh/) accessed at May 05, 2015.

The selection procedure of recipients are not rely only government official. Public representative has a significant role. Rudimentary local government body make recommendation according to rules and announcement. Local public representatives are aware about the dwellers socio-economic condition. They also well known about inhabitants receiving facilities, what they enjoy from state. Social service officials do more scrutinize for giving final approval of new recipients. This dual steps selection process can ensure to select poorer among poor. The features of widow and aged life are similar across the country. Same rules are also effective for the whole country. There is no difference for amount of allowance due to geographical location.

## **Chapter Four: The Life Pattern of Respondents**

In-depth interview has taken of twenty recipients. Interviewers have also taken a short note of deem area and interviewees' living style. Recipients' opinion and surroundings facts have given a sense about their means of life.

### **4.1 Portrayal of Interviewees Living Pattern**

All of the Interviewees, who are the inhabitants of Roumari upazila and Rajibpur upazila, are living alluvial land and remote area. The communication system and infrastructures are very poor. Even bamboo bridges are also risky to reach their houses. The Rickshaw, Van, Boat, Bicycle, Motorbike are common transportation system. Most of the people of this region are day laborers. Other occupations include fishermen, farmers, petty peddlers and others are minority groups. Usually the recipients live in iron sheet houses of single angled roof and average space of their living home is approximately 820 sq.ft.- 880 sq.ft. Inside of the main house there is no kitchen, toilet, tube well, bathroom and even electricity. Kitchen is 20 ft -30 ft far away from their living house. They use earthen stoves to cook food where straws and hays/firewood are used as fuel. Generally women are engaged in collection of straws and hays from field or homestead garden. The defecation system is not so hygienic. Unsanitary toilets are common scenario of this location. Few of them go to open places for defecation. It spreads bad smell, germ as well. After defecation a pot of water is the only way for cleaning. This water also should be carried from other places before entering the toilet. Tube wells or

ponds are the sources of water. Generally tube wells are located in an equal distance from all other home establishments. This source of water is used for bathing as well as drinking water. The bathing place is not covered by fence. So under the open sky they take bath. Again river is also another place for taking bath, though there is no good construction on the bank of river to fulfill the purpose. They just make a path through common public place to the river bank without any infrastructure. Soap is hard to manage for daily uses. Firewood or straw ash is most popular for everyday tooth brushing. Chewing betel leaf is common practice of them. Offering betel nut with leaf to guests is a matter of pride to them and they feel happy and honored. Electricity is still scarce. Kerosene lamp is the only source of light at night. All of the interviewees are not enjoying the power facilities. Traditional worn like “Saree”, “Lungi” and “Shirts” are their attire. Most of them are old clothes. Footwear does not get priority in summer but in winter. Within 1-2 kilometers there are no public institutions like clinic, cyclone center except government primary schools. The Bank, where the recipients collect allowances is about 6 to 10 km away from their houses.

**Daily Schedule of recipients-** At the beginning of the day women feed their poultry, wash dishes, clean the houses and yard, stuck quilt & mosquito nets. Cooking is the major task among their daily activities. They prepare food twice-in the morning and afternoon. Serving food from pots into other bowls and washing all kinds of utensils is must for women. Those who are engaged



as day laborers they go to work place in the morning and back to home in the afternoon. They also remain busy collecting hays, grazing, chatting, offering prayer, taking care of family members. All of the male beneficiaries start their day with breakfast. Then go outside for walking or chatting with neighbors. Two out ten interviewees work as a day laborer or graze cattle. Repair and reconstruction of household, fencing, going to market, offering prayer are common tasks of male recipients. Most of their activities have no direct financial values. Spending time at tea stall without any purpose and taking a nap at afternoon is a common practice. At evening time they finish their dinner and other necessity quickly to save “Kerosene Lamp” fuel cost. Sometimes full moon becomes alternative lighting source at night.

Table 6- Habitat of respondents

<b>Living Pattern</b>	<b>No. Respondents (out of 20)</b>
<i>HOUSING</i>	
Under a single roof (living room, toilet, kitchen, bathroom)	00
Scatter (living room, toilet, kitchen, bathroom)	20
<i>HOUSE CONSTRUCTION</i>	
Building	00
Roof (CI Iron sheet houses of single or double angled roof)	20
Roof (Hemp /hay/bamboo)	00
<i>OWNERSHIP OF HOUSE</i>	
Rent	00
Private land	13
Public land	07
<i>LIGHTING SYTEM AT NIGHT</i>	
Electricity	00
Kerosene lamp	20 <sup>14</sup>
<i>DRINKING WATER</i>	
Tubwell	20
Other source (river, pond, rain)	00
<i>SANITATION</i>	
Sanitary	00
Unsanitary toilet	13
Bush or bank of river/canal (open defecation)	07
<i>SHOWER SYSTEM</i>	
River	06
Pond	01
Tubewell (water)	13
<i>COCK STOVE</i>	
Earthen stove (fixed)	20
Portable Clay stove	00
Portable Kerosene stove	00

## 4.2 Food Consumption Style

Rice is the main foodstuff of identical peoples. They feel secured when find that rice is available at any situation. Fish is also another imperative

<sup>14</sup> One respondent has solar system light.

ingredient of a meal. Usually they fishing from river or canal. No extra budget is required for fish consumption. Moreover different types of vegetables are also side dishes of a meal. The alluvial sand bar is the source of vegetables. Most of them try to buy rice or paddy during harvesting period. The price of paddy is comparatively cheaper during harvest season. Collecting rice and hoarding for future is a common phenomenon. In case of food production the cash money has direct contribution. Somehow the beneficiaries use a portion of their allowances for fertilizer, insecticide, watering, buying seed to cultivate crops or vegetables. They cultivate on alluvial sand bar or homestead garden. Even they are not land owner but they use public land for farming. The allowance is also helpful to buy the food corn in due time. Frequencies of food intake habit are almost same before and after enjoying the allowances. In general all of them take food three times a day. A change is also noticeable for some beneficiaries. Few of them can enjoy taking food more times after receiving the unconditional cash. The considering marginal group suffers from food scarcity all the year round. But it becomes more serious a problem during 'Flood' and 'Monga'. Another fact is that no changes occurred in food consumption pattern last one year for SSNP. For instance, change of food ingredients/items, food value (feast, rich food, selection of food, fruits item), food demand (kcal, or physiological/psychological satisfaction about consumption of food) did not happen. It was said that allowance has impact on food processing like harvesting, husking rice, food preparing, grinding grain, cooking and carrying. Overall opinion is that the amount of money given as social assistance has impact on food habit. If the amount of allotment

is increased, it will make more effective contribution on food security. Perception regarding allowances is that though the financial support is so small an amount, it brings hope during crises.

### **4.3 Income/ Assets Generation Maneuver**

There is a good number of variations of interviewees' occupation. Due to age some of them do not do anything special which can be considered as their occupation. Even though they keep themselves engaged somehow, it does not bring money for livelihood. Rests of them are working like a daily labour, quilt sewer, housewife and housemaid etc. Most of them are landless. However some have built their houses on public or relatives' land. They have no deposits, mentionable wealth or property. One kind of wood box, steel box, goat, hen, and duck are their considerable property. Though, few interviewees have aforementioned wealth at minimal range. Someone didn't say anything about their wealth. The grant what they have enjoyed from SSNP is not enough to buy or form any kind of assets. They commented that the amount was so little that it's quite impossible to buy a goat or a number of hen or duck with that. They spent all the money for food purpose. One kind of pervasive belief among them is that buying poultry is helpful as assets but it is too hard to do with the given allowance. In case of productive investment like establishment of a tea stall, handicraft farm, poultry farm is unimaginable. Someone's thinking is that if they invest the allowance to a farm owner they can be enjoy interest money or a floating readymade tea shop business may be possible. Overall view is that there is no role of allowances in any kind of

productive investment. On the other hand implicitly it helps in daily income activities like transportation cost to go to working place, buying cozy clothes for work etc. The contribution to changing occupation by allowances has not happened. Majority quit from working world. They have just passed their days by eating, taking rest and chatting. In spite of crisis no one borrowed from any NGO/ others organizations or from relatives to buy income generating assets. Sometimes they borrowed money from their relatives or neighbors for emergency and paid the loan when received the allowance. Usually two facts are more dominant impediment creating issues to earn money / income. One is age related complication and another one is scarcity of work. During natural shock there is no job. People who are over 65 years old they cannot afford any type of activities. Physical incapability, weakness and illness refrain them from any sorts of laborious tasks. Due to lack of income, the allowances become sole way for fulfilling some necessities. Like buying first aid medicine. There is another impact on human development. The recipients believe that they were helping their children in term of buying some working tools, tailor's training as well as school cost. All of the interviewees said OAA/ AWDD has slight impact on income generating activities. In a word, there is no strong correlation between given SSNP grant and beneficiaries' assets formation.

#### **4.4 Paradigm of Coping Strategies**

Seasonal unemployment, flood and natural disasters are the common phenomena of this area. Inhabitants are experiencing the scenario every year

as a schedule. The recipients try to make a plan to survive during the shock season. According to their opinion after receiving the allowance everyone plans to buy food stuff for natural shock period. Buying rice, purchasing winter clothes, removing essential belonging from flood prone house to safe place is one kind of preparation practice against the calamities. SSNP allowance is helpful in that sense that it refrains them from usury's vicious cycle. They are scared for high rate of interest, so instead of their hardships most beneficiaries didn't make any debt from usury. However, allowance is the sole means / way for living in shock period. There are no income earning jobs during Monga or flood. All people become unemployed. The allowance then makes a hope of their empty position. It also has important role to repair the devastating habitat after flood. During Monga there are no work pressure. All through the day males are spending their time by chatting, eating, offering prayer, sleeping. Females also spend their time in the same way in addition to cooking. No other kinds of facilities they are enjoying from state or any NGOs. Due to enjoying OAA or AWDD, most of them don't get priority for additional benefit. The interviewees follow a common strategy during shock. They are not eating three times per day, reducing food menu and dropping at least one meal for surviving. Somehow they ensure rice as food item and avoid other kind of essential diet. Those who have physical fitness migrate to other better districts for seeking work. It is helpful for the beneficiaries to travel to other districts for job with allowance. One kind of change occurred in occupation with those who stayed at home. Physically efficient recipients do some household related task, but working period or pattern becomes lengthy

without any direct financial benefit. Food crisis and hard communication system are the main problem in shock period. Boat becomes common transportation and its fare is cheaper. State financial aid has impact to minimize both the problems. The common belief is that allowance plays role slightly in surviving during shock or as sole tool for protection.

Respondents life styles are evolve by their surroundings and economic activities. Geographical location and nature are two important factors which triggering main part of recipients' daily economic activities. Recipients' way of thinking regarding UCT aid and expenditure gives enormous information let to know the essence of grant. Their speeches reveal the degree of implication of allowance on feeding, earning and surviving for existence.

## **Chapter Five: Analysis, Interpretation and Discussion**

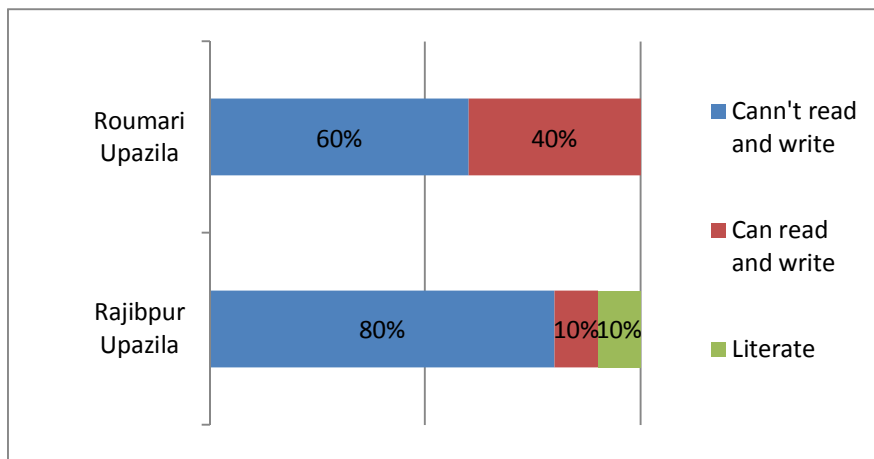
Analysis and discussion of collecting data is important to fulfill the aim of the study. A logical and meaningful data presentation can serve the objective of research. A number of statistical demonstration and supporting research findings are used for given explanation of conducting interview.

### **5.1 Education, Occupation and Property Status of Recipients**

Education, occupation and assets; these three factors are part and parcel for determining human vulnerable level. A general feature of all subjects is described for realization of their marginal position. Out of twenty subjects, fourteens (it means 70%) cannot read and write. 40% of respondents from Roumari sub-district can read and write down their name. 10% from Rajibpur upazila (sub-district) is literate (He had passed Secondary School Certificate Examination) and another 10 % can know how to read and write. The situation illustrates that 95% respondents out of all respondents are illiterate and 5% is literate but not highly educated (Figure 1)



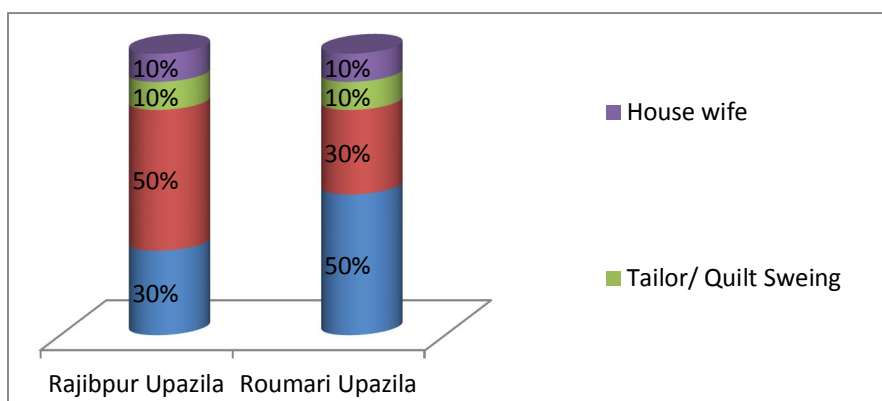
Figure 1- Education status of twenty subjects (in term of percentage)



This figure-1 shows that out 60% and 80% selected recipients cannot read and write from Roumari Upazila and Rajibpur Upazila respectively. Like Roumari upazila, in Rajibpur Upazila 40% and 20% respondents' respectively can read and write.

Their occupations are diversified as day labor, tailor, unemployment, house wife and others. Three targeted recipients and five targeted recipients from Rajibpur upazila and Roumari Upazila respectively do not earn for means of life. Others beneficiaries are doing almost daily basis work. They have no permanent monthly basis income. Their income depends on availability of work. If there is no work for them, they cannot get their basic income for their living. The two considering areas have no industry, no business, no port. In the following figure show the details of recipients' occupational status.

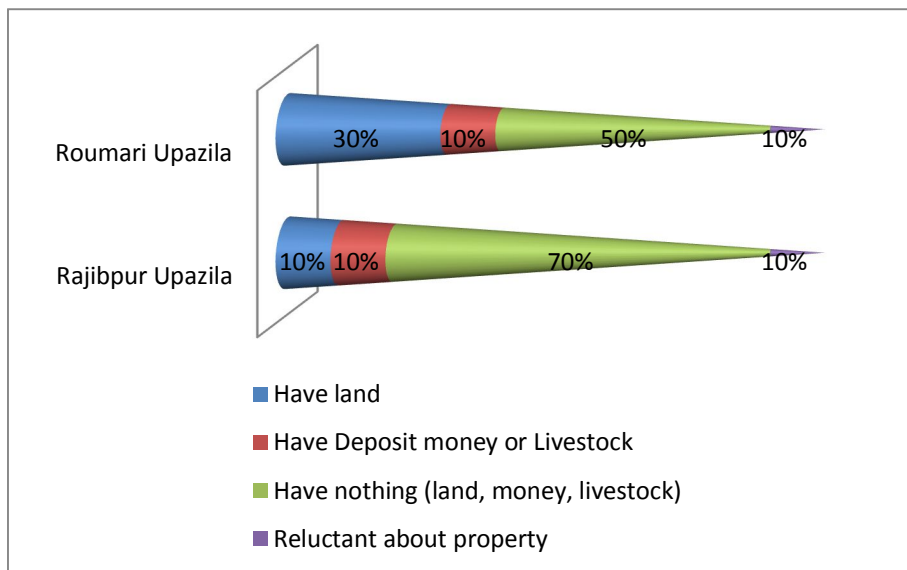
Figure 2- Occupation status of twenty respondents



The figure-2 illustrates that 50%, 30%, 10% and 10% respondents are respectively day labor, unemployment(cannot do work), tailor and housewife in Rajibpur Upazila. Like Rajibpur Upazila, in Roumari Upazila a similar percentage was found as house wife and tailor/quilt sewing. Another 50% were unemployment and 30% were day labor in Roumari Upazila.

Property is the tools to mitigate necessity. Farming land, habitat land, livestock and deposits money is their substantial wealth. In Roumari Upazila three beneficiaries have own farming land (Approximately 0.01 - 0.15 acre) and ones' respondent have BDT 2000 (USD 25.50 approximately) cash deposits. In similar, ones' at Rajibpur has farming land (0.1 acre approximately).

Figure 3- Property status of recipients



The graph (Fig. 3) indicates that 70% respondents from Rajibpur Upazila and 50% respondents from Roumari Upazila have not any kind of property. 10% targeted recipient from each sub-district (Upazila) was reluctant to say their property information. Poverty is the cause of vulnerability of the identical peoples. According to the poverty theory skills and hard work can eradicate poverty (Asen, 2002, recited Bradshaw, 2006). This individualistic approach emphasis that without self-help it is quite impossible to overcome the necessity. Progressive social theory of poverty indicates that grouping like sex, disability also limited the opportunities. We found that a good number of the recipients are incapable for doing work and the women are discriminated for gender issues. They have no ability to do hard or special work. They live in remote areas which are far away from technology and infrastructure. Geographical polarity leads economic variation to use human capital (Niles Hansen, 1970; recited Bradshaw, 2006). The rural area also keeps them a long

distance from technological opportunities as well as economic diversification. In addition interdependencies of different factors make the whole situation more complicated. For example, education and employment are cycling in a circle which triggering wellbeing (Jonathan, 1977, recited Bradshaw, 2006). The majority of recipients' are illiterate and unemployed. In the light of poverty cycle and factors dependency approach, all the recipients are remain the marginal line and cannot developed themselves from their existing condition. Their vulnerability proliferate dependency toward state helps. Eventually SSNP are considering to improve their living pattern.

## **5.2 Role of SSNP on Food**

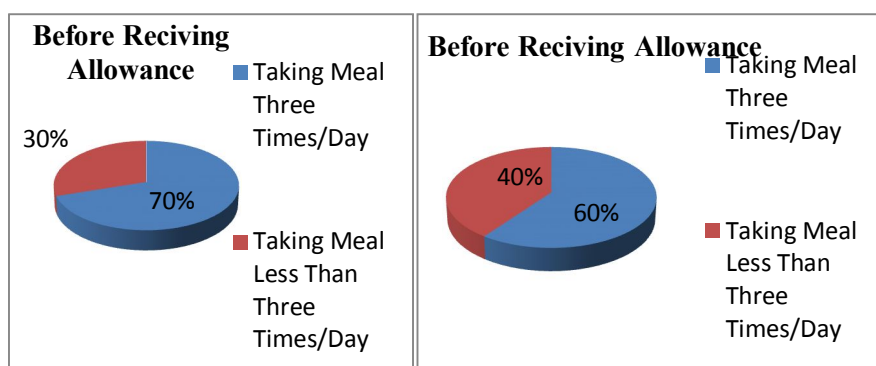
Food consumption power is one kind of determinant to measure poverty level. Frequency of taking meal per day or intake of calorie indicates how allowance help to promote the poor lives. All of the respondents confessed in a word that UCT is so helpful in their food habit strategies. According to Md. Iunus Ali (81), Rajibpur Upazila -

*“Allowance plays a role in food intake or food habit. Earlier I had to depend solely on my earning for buying food. Now allowance money works as extra assistance. Food can be bought with my earnings plus allowance money. Besides with the allowance food grains can be bought and stored for future need.”*

### **5.2.1 Impact on Frequency of Taking Meal**

Allowance has a great impact on food purchasing, processing, cultivating and hoarding habit. Everyone spent large portion of the allowance to buy rice. It is the main ingredient of a meal. Fish and vegetables are integral part as side dish. River, canal, ponds and vested field during flood are the source of fish. Fishing of the said source does not depend of ownership due to public place. Vegetables are abundantly as natural resources on the bank of river, alluvial land. Frequency of taking meal is one kind of indicator to measure the hunger or vulnerable level. The general trend of taking meal is three times in a day. Increasing food taking frequency means improve the consumption pattern and reduce hunger. In Roumari upazila, three subjects said the frequency of daily intake has been increased after receiving the grant. Before the financial support they had eaten twice or less per day. A similar effect was also seen in Rajibpur upazila where four subjects out of the ten have been enjoyed the meal less than three times per day. Now they can enjoy meal three times every day. Remaining interviewees have enjoyed meal three times per day before and after receiving the allowances. It means SSNP has contribution to ensure taking food at least three times. All are said usually they feel food crisis all around the year but it become severe during flood or “Monga”. There are no jobs in flood period. No job means, no income. They have felt insecure in term of food all over the year. When they got aid they buy rice and try to hoard for crises moment. Food habit depends on rice, not other kinds of food stuff. Only availability of rice makes them happy. Even though, they need other kind of side dishes. It means it is too hard to manage only rice.

Figure 4- Frequency of taking meal of respondents



Roumari Upazila

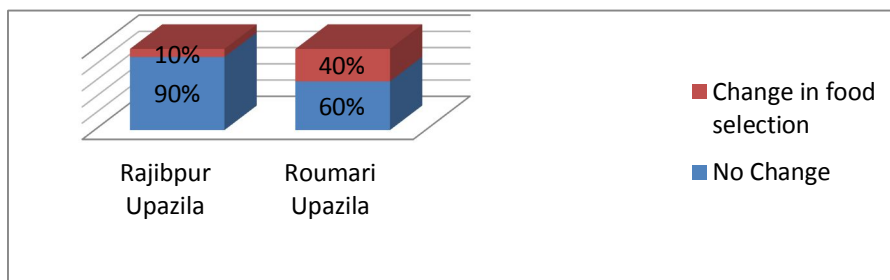
Rajibpur Upazila

Figure -4 describes that 70% respondents and 60% respondents from Roumari Upazila and Rajibpur Upazila respectively can taking meal three times per day before receiving allowance.

After receiving the allowance all of them can enjoy meal thrice per day or as far as they can eat. Beneficial's have mentioned mixed experience about change that occurred in food consumption pattern in the last one year. Five stakeholders out of total twenty often thought they can choose food menu and ingredients and then even select tasty stuff by dint of state financial support. Among five stakeholders, one was from Rajibpur and others four were from Roumari Upazila.

It is also noticeable that three women and one man from Rajibpur upazila taking less than three times meal per day before receiving allowance. In Roumari Upazila it was three women. In general six female respondents can take three times meal per after receiving the AWDD. Only one man among the subjects enjoys the meal thrice per day after receiving OAA.

Figure 5- Change of food consumption pattern in the last one year



From Rajibpur Upazila and Roumari Upazila about 90% and 60% targeted recipients respectively mentioned that no changed has occurred in daily meal menu due to allowance.

### 5.2.2 Impact on Food Production

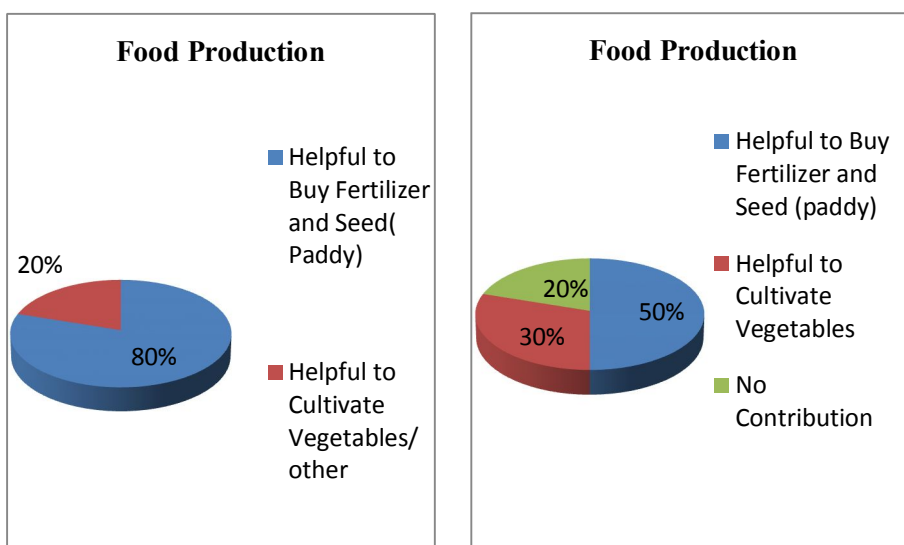
Allowance has impact on food production. Generally most of them do not have even their own land. Instead of that they are engaged with cultivation. They can cultivate in their homestead yard, state alluvial land and land from land lord. The inhabitant of these areas can enjoy the river sand bar without any rigorous formality and also cultivate the land lord field under some condition or contract. All of recipients said the allowance is very important for them to produce rice, vegetables and in some cases sugarcane. The cost of the sow seeds, fertilizer for low scale farming is not expensive. They are not nurturing more for the vegetables. The land is fertile and alluvial which is so favorable for vegetables cultivation. They just plough the soil, put the seeds and sometimes (not often) use insecticides. Green vegetables such as Pumpkin, eggplant, tomatoes, cucumber, spinach, radish, hyacinth bean and coriander became common use for their daily food and they just invest a small amount

of money to buy healthy seeds from market. They can plough vegetables near their house with minimum cost. This kind of vegetables production helps them to save their money. Because of they no need to buy vegetables from market. Even dwellers sale surplus of production. In this area they can get the leafy and green vegetables all around the year. Few of them are ripen or available for all over the year.

In Roumari Upazila, two subjects said that SSNP allowance is very helpful for them to cultivate vegetables and others said it is helpful for buying paddy seeds, fertilizer and even for watering. In Rajibur, according to two comments allowance cannot contribute to their food production. The reason is that they have no land to cultivate. Another eight recipients have become agree that UCT money is helpful to cultivate rice, vegetables and others food grain.



Figure 6- Contribution of different kind of food production by allowance



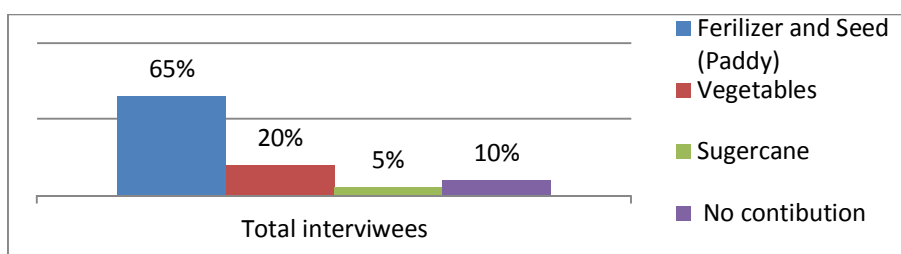
Roumari Upazila

Rajibpur Upazila

According to figure-6, in both areas majority of targeted recipients (80% from Roumari and 50% from Rajibpur Upazila) have agreed that SSNP allowance is helpful to buy fertilizer and seed of paddy.

Considering verities of production and both areas (Figure -7) 65% selected recipients said they used their allowance for buying fertilizer and seed, 20% recipients have agreed for vegetables, 5% said for sugarcane. 10% landless recipients have given opinion that there is no contribution for food production. They also indicate without land property, it is quite impossible in production. This factor can be considered for more poverty in Rajibpur area.

**Figure 7-Investment of allowance according to verities of food cultivation**



Considering to male and female, it was found that one selected recipient from each OAA & AWDD mentioned that allowance is helpful for cultivate vegetables , Roumari Upazila. Other four female respondents from AWDD and four men respondents from OAA said allowance has impact for rice production, at Roumari. From Rajibpur Upazila, one male respondent and one female respondent mentioned it is not helpful for cultivation. In the same place two women and one man told it helpful for cultivate vegetables. Remaining two women and three men mentioned that AWDD and OAA respectively has act as a fulcrum for buying fertilizer and seed. Overall three women and six women respondents said it has impact on vegetables and rice production respectively. Similarly two men and seven men subjects mentioned for vegetables/others and rice production respectively by OAA.

### **5.2.3 Impact on Food Processing**

Allowance has important role in rice processing. In remote area harvesting paddy and processing rice is doing on traditional way. There are many steps (Like Sopping, parboiling, husking, drying and so on etc.)to get rice from paddy. Recipients receive paddy by two ways like buying and harvesting.

Recipients prefer buying rice in season for hoarding. They spent their allowance and earning to buy paddy in harvesting season because of cheap price. In addition they cultivate paddy of their land lord field. The selected recipients think paddy processing is fruitful in various range. Different types of by-product are produce from rice like strews, bran and broken rice. These by-product are useful for their livestock, poultry, cooking fuel, making roof etc. Every one mentioned that they partially utilized the UCT money for husking and grinding rice. Indirectly the small amounts of investment also keep contribution on livestock and poultry feeding. There are three main steps of rice processing where Beneficial's pay out. Harvesting (cutting, staking), Husking (threshing, cleaning) and Milling are leading stride for food processing. Low wage day laborers are used for harvesting and husking.

Figure 8– Opinion of interviewees about SSNP allowance and food processing

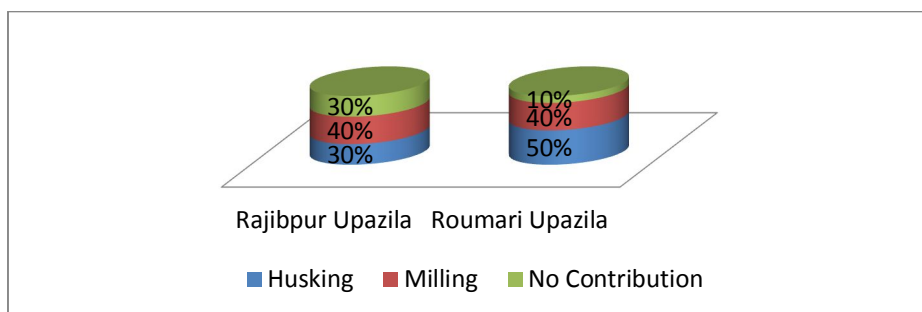
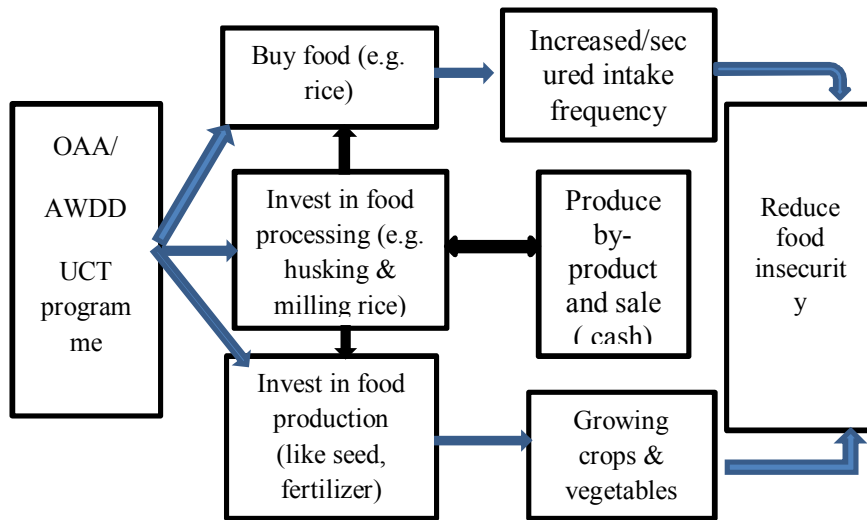


Figure -8 illustrates 30% recipients from Rajibpur Upazila mentioned that allowance is not helpful for food processing. They said if they received the aid in due time than it might be helpful for food processing. Otherwise there is no contribution of allowance for any kind of processing of food. 10% selected recipients thought they purchased rice directly from market and depleted their

money, at Roumari. Consequently they believed allowance have no impact on food processing. Same number, 40% targeted recipients from each upazila said allowance is helpful for rice milling. In case of husking, 30% stakeholders from Rajibpur and 50% from Roumari Upazila have agreed that UCT money is very helpful for them.

According to sex three females and one female from Roumari said AWDD has contribution for milling and husking respectively. Likewise one man and four men respondents from the same place comment about OAA has role in favor of rice milling and paddy husking respectively. Three women and one woman respondents mentioned AWDD has influence for milling and husking respectively at Rajibpur. Two respondents and one respondent from OAA mentioned that aid is helpful for husking as well as milling respectively at Rajibpur. Finally it is clear that among all respondents six women and two women respondents from AWDD said allowance play important role for milling and husking respectively. Two respondents from AWDD mentioned there is no contribution for food processing. Six male and two males' respondents said OAA is helpful for husking and paddy milling respectively. Like AWDD, same number of respondents of OAA mentioned that allowance has no contribution for food processing

#### Framework 4- Impact of UCT assistant on recipients' food strategies



This diagram describes the way how allowance help in food taking strategies and reduce food insecurity. According to respondents opinion UCT has important role to buy food, food processing and production. Purchasing food stuff and production of food by allowance is directly contributing food security. Additionally investment on food processing also implicitly reduces food inadequacy.

Regarding AWDD and OAA it was found that same number of respondents mentioned that allowance has contribution for food production (90%) and processing (80%). A significant difference noticeable in frequency of taking meal. The AWDD help 60% respondents to ensure three times meal per day where as OAA has implication 10% (Figure -9)

Figure 9- Comments on food strategies pattern regarding OAA and AWDD respondents.

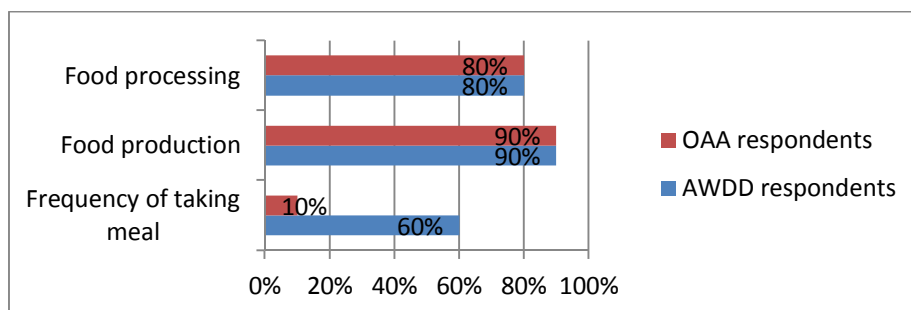


Figure 10-Impact on food processing of AWDD and OAA.

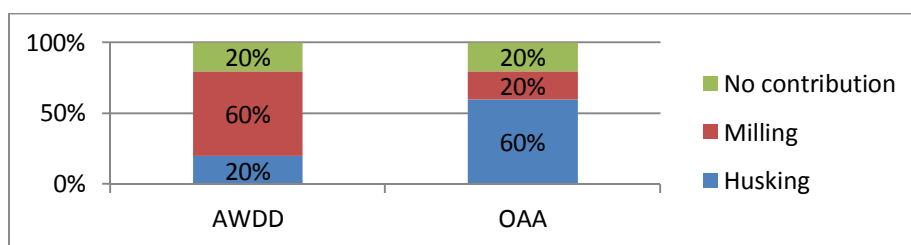
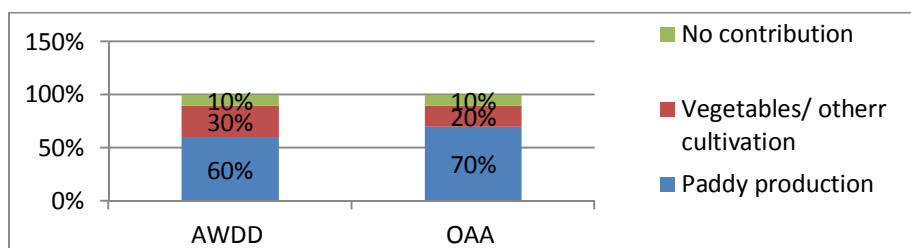


Figure 11-Impact on food production of AWDD and OAA.



In addition (Figure-10) 60% and 20% AWDD respondents said it plays a role for rice milling and husking respectively. 60% and 20 % OAA respondents said allowance is the fulcrum for husking and milling respectively. In case of paddy production 70% OAA and 60% AWDD respondents mentioned that allowance is help for rice production (figure-11). 10 % from each SSNP

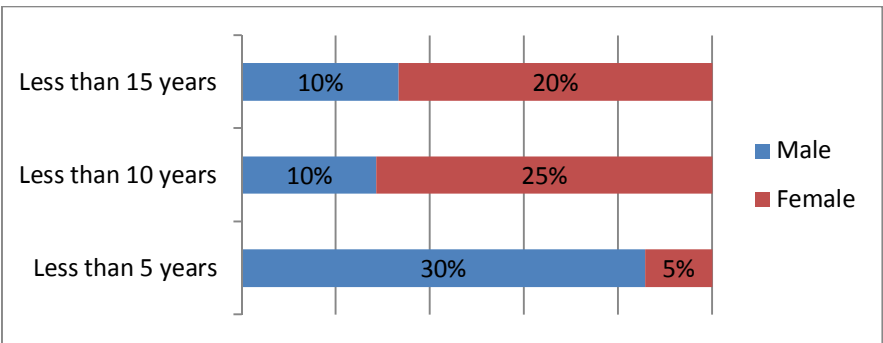
(AWDD and OAA) mentioned that allowance has no contribution for food production.

The small amount of assistance has impact on food consumption necessity/pattern in divergent way. This impact is evolved on the basis of rice/paddy. All respondents are emphasized on rice. Bangladesh Household Expenditure Survey (2000) estimated that poorest spent 70% of their total wages for feeding purpose where as 35% only for rice. The trend of rice consumption pattern among the said section of peoples is gradually growing up (Hossain,M.;Nahar,F.;Quazi,S. 2005). Respondents believed that SSNPs allowance has important role of their food consumption strategies instead of small amount of cash. In Malawi, the range of amount of money in social cash transfer programme was US\$4.30 to US\$12.85 per month. There was a food insecurity in a specific season in a year. The social cash transfer programme had improved recipients' dearth position and reduce hunger (Miller, CM; Toska,M; Reichert,K: 2011). Tiny amount of money transfer under Social Safety Net has increased recipients food consumption and production capability in Mozambique (Devreux,S. 2002). Moreover homestead gardening has boosted food security, ensured physical nutritional demand and increased income (Bushamuka, Victor N. et.al, 2005), Bangladesh. Recipients of SSNP of this study also agreed that they can produce vegetables by receiving unconditional money at homestead which reduces their food insecurity.

### 5.3 Role of SSNP on Assets/ Income Generation Activities

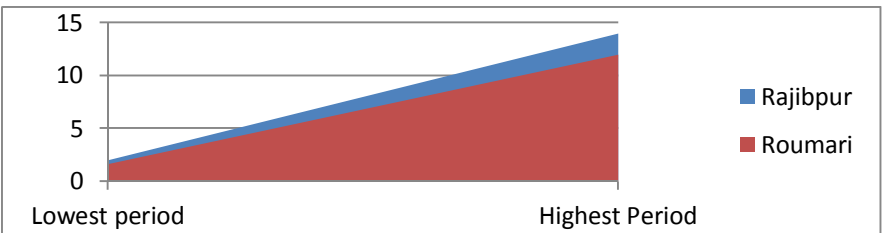
Respondents have been receiving allowance for a range of time (from 1.6 years to 14 years). This time range keeps explicit and implicit impact on their income. If income rate improve than they can gain assets for better life. The small amount of allowance can contribute in recipients living hood gradually and divergently by this time period.

Figure 12- The range of allowance enjoyment period according to sex



Out of twenty, 35% respondents, 35% respondents and 30% respondents have been receiving allowance for less than five years, less than ten years and less than fifteen years respectively.

Figure 13- Lowest and Highest period of allowance enjoyment according to areas





Subjects whose are selected for the study from Rajibpur Upazila, the range of their allowance receiving period is 2 years to 14 years. In Roumari Upazila, it is from 1years6months to 12 years.

Halimun (60 years), Roumari Upazila have been receiving AWDD about twelve years. She commented -

*“If I could buy goats, poultry with the widow allowance, it would increase -my income would increase. A goat costs Tk.2000.How can I buy wealth with this money. Only 5/6 poultry can be bought with this allowance, and how can these 5/6 poultry be the means of my sustenance? If I buy poultry with allowance money, I have to pass days with hardship, because I don’t have money to buy food.”*

Bahakun (70), Rajibpur upazila have been receiving AWDD for five years. Her reflection was-

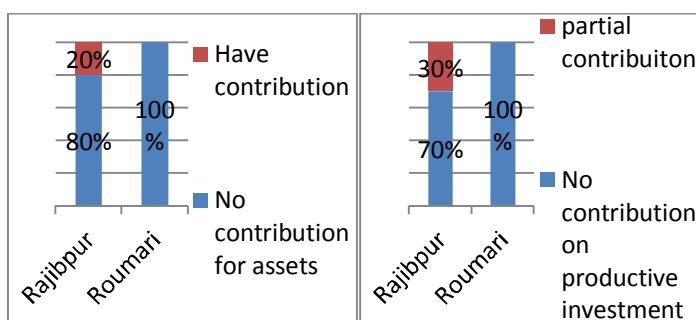
*“I don’t have land of my own. My house is (live) on the roadside government owned/ public land. Poultry, furniture, and savings- nothing I have. Allowance money has no role in earning income and property- because it is meagre. I work as day laborer in other people’s homes. There is no difference between what I used to do earlier before getting allowance and what I do now. Widow allowance has no role in occupation changing.”*

### **5.3.1 Impact on Productive Investment or Assets**

Assets have inherent power to reduce vulnerability. Livestock, poultry, rickshaw (local transport), van, boat, cart etc. are relative income tools of two Upazilas. These are considering as assets. If once time those items can buy than it fortifies income level. Respondents (majority number) from Rajibpur Upazila claimed that the amount of allowance is not enough for buying any kind of assets. Two beneficiaries out of ten said they bought goat by dint of allowance. Usually they bought small goat. The price of small goat is not expensive. It is possible to buy a small size of goat by allowance money. After one year during pick price season they sold the goat. In the meantime the goat become bigger in size. It is valuable to sale during religious festival. When they sold than it profit is five or six fold. Sometimes it helps them by providing meat and milk. Rest of the respondents claimed that they did not buy any kind of assets. Few of them said after buying ten kilogram of rice by allowance they become empty. Again seven recipients told that it is quite impossible to invest any productive activities (such small tea stall, any small scale farm, handicraft entrepreneurship etc.). Three respondents partially differed from others seven respondents. Md. Iunus Ali, OAA beneficial bought some electrical tools (like hand drill, crimp, hammer, screw driver etc.) by grant money. His son is working as electrical assistant. Mr. Abul Hossain, invest his allowance for vegetable farming. His family members engaged this kind of farming which bring a bit solvency of family. Ms. Baakful, she bought second hand sewing machine, scissors. She remarked allowance qualified her to do tailoring. Similarly all the interviewees from Roumari Upazila asserted

that there is no contribution of allowance to buy any kind of assets. They thought poultry and livestock is assets. If they can buy these assets it would eradicate their vulnerability. Though the price of poultry is not expensive but the amount of UCT money is not enough to do that. Few of them gave some opinion that why the allowance is not convenient on productive investment. Ms. Halimun, AWDD recipients said that if they buy poultry animal they suffers for hunger. Ms. Banesa, mentioned the amount of receiving grant can be invest as capital on interest basis. Mr. Hekmat Ali, remarked that it is possible to set up a tiny floating shop on roadside. The aforementioned statement is just believes. They didn't invest on production. The fact is they could not take steps for productive investment due to small amount of money. Sometimes they think about the outcome return period. Any kind of investment means the return will come after a period. There is also no guaranty for profit from investment. In addition they are living from hand to mouth. Hunger is so vindictive to abolish future plan. Sometimes daily necessity also becomes as emergency. Consequently recipients cannot spend money for productive investment.

Figure 14- Contribution of allowance for assets formation and on productive investment (According to number of respondent opinion)



According to respondents of Roumari Upazila, there are no contributions of allowance for assets formation and on productive investment. Whereas, only 20% and 30 % respondents mentioned that allowance have contribution for assets generation activities and productive investment respectively in Rajibpur Upazila. Majorities of Rajibpur Upazila agreed that SSN allowance cannot contribute for productive investment.

Considering AWDD respondent comments 100% and 90% said allowance has no contribution for assets building and productive investment respectively. 10% mentioned AWDD has minimal implication for productive investment. 80% male respondents said OAA is not helpful for assets formation and 20% man subjects told OAA can facilitate for productive investment.

To buy any assets need a good amount of money. There are lots of NGO's those are working for giving financial support to their client. Dwellers of both areas can borrow money for specific purpose. All of the NGO disburse money according to their rules and regulations. Some cases the hard and fast rules of NGO's may not favor for all. From Rajibpur Upazila, two respondents

borrowed loan from NGOs. Mr. Moyaan Ali, took money from one organization and invests to buy livestock like goat. Mosammat Bakful, borrow money from NGO and she lent to other people as capital with high interest rate. Mr. Piru Mondal said NGO's did not give him financial loan. Same complain did Ms. Anowera, Roumari Upazila. She said that NGO's were not interested to lend money to her. No one among targeted subjects took loan from NGOs from the same upazila. Few of them confessed their realization for extra money for productive investment. But they avoid to borrow extra money due to higher charge of repayment. Only two respondents out of twenty, lent money from NGOs. Though the targeted people had alternative source of fund for buying assets or investment but majorities did not lend money from other sources. They tried to maintain their all necessities with own possesses resources and capacity.

### **5.3.2 Impact on Income Activities**

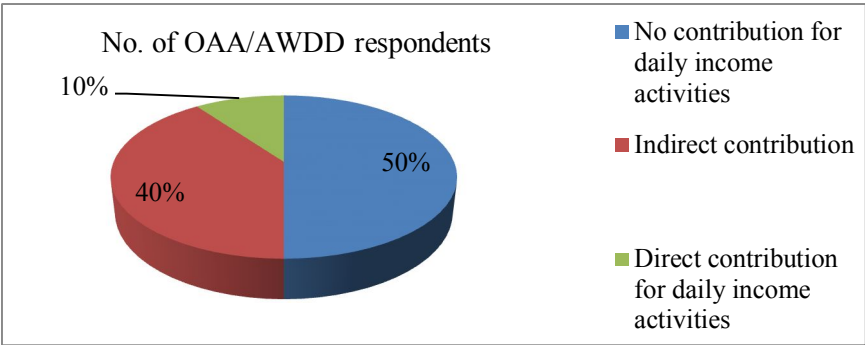
Usually daily income activities are the sources of solvency. Identical beneficiaries are not capable doing work for a good number of reasons like physical incapability, job scarcity, under employment, discrimination etc. Peoples who have enjoyed OAA/AWDD they are senior citizen in term of age. Their working efficiency has shrunk for age constraints. In spite of strong wish to do work they did not afford to accomplish work for earning. Consequently create discrimination to employ them. Underemployment and refusal is most pervasive impediment for earning. Dearth of job also fuel for hardship. All kind of laborious work is determinant by agriculture and natural

abundancy. Targeted beneficiaries have given mix opinion about the impact of allowances on daily income activities. Five respondents at Rajibpur Upazila said allowance have no role on daily income activities. Four respondents mentioned allowance is helpful for going to work place as communication cost and other one said it is important for tiny and floating business. This kind of impact has no direct implication of income activities but it has indirect influence. Moreover People in rural area are doing one kind of mobile business. For instance, they buy different types of local cakes, biscuits and snacks from market at everyday morning. Put all the items on a basket and take it on the head. They move around the village for sale. In this case retailer move on foot. These petty peddlers need very small amount of fund. It means allowance has direct influence in daily income activities. In Roumari upazila, only three targeted peoples mentioned allowance has no contribution on daily income activities and two commented that the small amount of money somehow helpful for as petty peddlers. It means total five respondents directly and indirectly confessed that allowance have no impact on their daily income activities. Other five respondent commented that UCT aid assist them to buy dress for working purpose, pay for transport fees and also for doing mobile business. More specifically four identical peoples said that allowance had indirect impact on daily income activities. In term of occupation transformation issue allowance have no intensive influence. The occupation remains unchanged. Lacking the ability to do work is fact of occupation unchanged. One recipients of targeted group from Rajibpur Upazila has changed her occupation like day labor to tailor. She also

emphasized that allowance kept a role to change her earning task. In Roumari upazila, occupation being changed only for two respondents. Ms. Halimun was day labor. Now she sewing quilt for earning. Ms. Jalemun, was a soil cutting labor. She also worked as housemaid. Now she took ansar<sup>15</sup> training.

The allowance help to buy uniform as well as transport cost to participate training session. Indirectly it helps her to change occupation.

Figure 15- Impact of allowance on daily income activities, (for each sub-district)

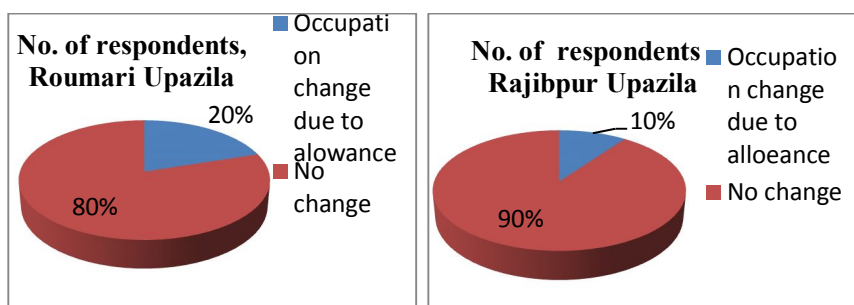


Same number of subjects in each sub-districts ( Rajibpur Upazila and Roumari Upazila) mentioned similar opinion regarding allowance and daily income activities. The pie chart indicates only 10 % respondent from each sub-district (upazila) can utilized their allowance for daily income affair. 50% respondents from both upazilas mentioned that allowance has no contribution for income activities.

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<sup>15</sup> A disciplined force for internal (rural area) security, Bangladesh. Voluntary participation is one kind of key factor of this force.

Figure 16- Impact of allowance on job transformation, in Roumari and Rajibpur area



The two pie charts illustrate the number of respondents whose given opinion that OAA/AWDD has contribution for changing occupation or not. It indicates that 80% respondents from Roumari Upazila and 90% respondents from Rajibpur Upazila asserted that UCT assistance has no influential impact on occupation transformation. Very few numbers of respondents said UCT has implication for transferring job. Simply it is not noteworthy that allowance has impact on occupation transformation of a good number of subjects.

According to OAA respondents, 50% male subject mentioned allowance has impact on income generation activities and 100% subjects said there are no correlation of allowance and change of profession. From AWDD, 50% subjects comment that allowance fortifies their daily income activities explicitly & implicitly and 70% mentioned social assistance money cannot change their occupation.



### 5.3.3 Impact on Development

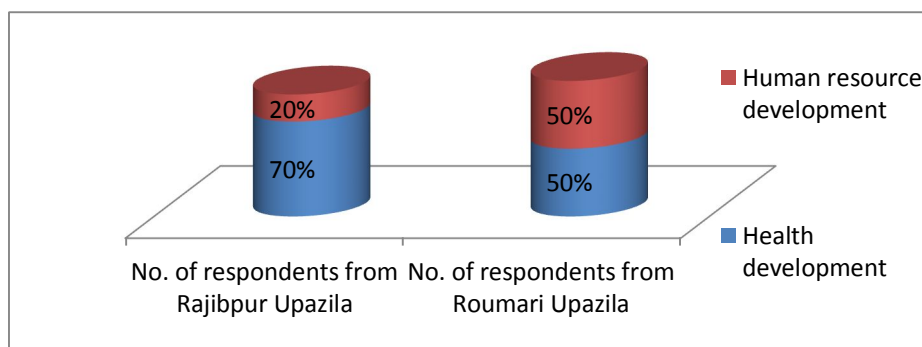
#### **Hossain Ali (85), Roumari Upazila siad**

*“If the allowance were a little bit more, than perhaps I could buy some poultry to set up a firm therewith. What I get I can only lead my life somehow like buying rice or medicine some times. Earlier I worked as a day labourer. Now I have not the ability to do any work, so depend solely on the allowance. I have nothing more than the homestead”.*

Recipients' livelihood development means health issue, children's education, empowerment, status etc. There are no health insurance systems in Bangladesh. Government set on community clinic in rural area for ensure medical facilities. Moreover, villagers are used to visit local medicine dispensary. Though the man who entrepreneur of the dispensary have no qualification regarding medicine or health. But villagers believe that the owner of dispensary shop is a physician. Dwellers of remote area are used to visit that kind of medicine shop for primary treatment. In Rajibpur Upazila, seven recipients among targeted group commented that the money of allowance is helpful for buying medicine. Mr. Moyaan Ali, have a physical disable daughter. He enrolled her in school. The fee for enrolment was managed from OAA. It is consider as human development activities. There is a provision of free education for female students. Rudimentary need a small amount of money as enrollment fee in school. Again, female students receive monthly allowance if they attended school regularly. Another two recipients,

Mosammat Bakful and Jhahirun khatun told AWDD is helpful for bearing their son's and nephew education expenditure (like to buy note book, pen/pencil, clothes for school. ) respectively. This kind of implication is reflection of human resource development. In Roumari Upazila, Four respondents mentioned that UCT aid has implication on their children education / training. Mr. Hekmat Ali, mentioned that allowance are used as socio capital investment. It means he helps his son in his business. It is also can be consider as development for his son establishment. Five recipients among targeted group said about their medicine expenditure and the concerned of allowance.

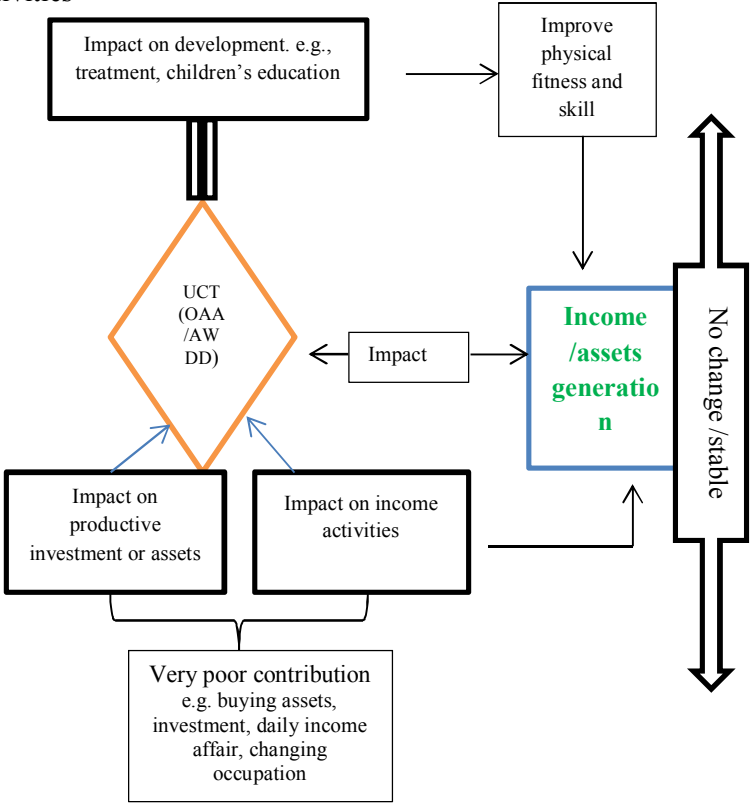
Figure 17- Different types of developmental impact on recipients.



The histogram illustrates that in Rajibpur upazila, 70% selected recipients and 20% selected recipients among target group asserted that OAA/AWDD contributed on health and human resource development respectively. In Roumari Upazila, 50% respondents agreed that UCT is helpful for buying medicine/ treatment and same rate of respondents said they consume the aid money for their children education or training.

Overall 40% female subject said AWDD has implication for their children study/ training cost, 60% female subjects mentioned allowance has important role for buying medicine. From OAA respondents, 30% indicates allowance has imperative role for children education /training, 60% said that allowance assist them for health expenditure and 10% said allowance has no contribution on socio-economic development.

Framework 5- Impact of UCT assistant on recipients' assets/ income generation activities

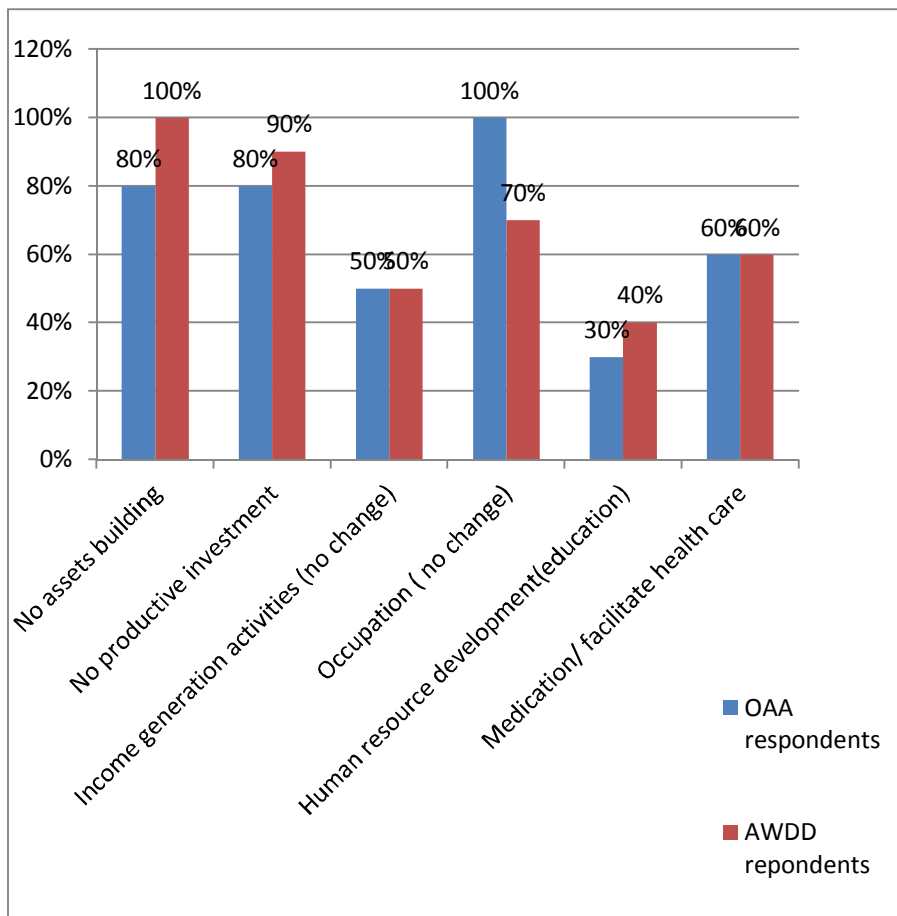


The diagram shows the impact of unconditional cash (under SSNP) on income generation activities. According to the majority of interviewees, OAA/AWDD cannot contribute to the daily income activities, buying assets

(like poultry, livestock, rickshaw, cattle, boat, cart, any kind of tools which has value as source of income) and productive investment [small entrepreneur (tea stall) , farm , handicraft etc.]. As a result, the vulnerable group cannot proliferate their earning area or source of instruments for income. In aftermath, instead of social assistance, beneficiaries' assets levels remain stable / unchanged. Though, majority of participants asserted that allowance has an effect on human development (children education, training) and treatment (e.g. buying medicine). This kind of development will bring output after a long period. It cannot give immediate solution to the crisis. Overall, no substantial change has recently occurred or explicitly on assets/ income generation activities due to UCT programmes.

Looking at the figure-18, it is clear that 80 %, 80%, 50% and 100% respondents from OAA commented that allowance has no impact on assets building, productive investment, income generation and profession respectively. From AWDD, 100%, 90%, 50% and 70% female respondents told allowance has no contribution for buying assets, investment, income generation activities and changing occupation. 40% AWDD subjects and 30% OAA subjects told it's helpful for bearing children education expenditure. Equal number of respondents (60%) from both programmes said allowance has implication for health caring.

Figure 18-Impact of OAA and AWDD on income/asset generation.



Observing the figure-18 and findings it can be said that OAA role is greater than AWDD for asset formation. In case of human resource development, AWDD has advance role than OAA. A similar effect of AWDD and OAA are noteworthy for income generation activities.

Assets and capital are more important to ensure income generation activities. Valued assets can change recipients' means of life. CLP and IGVGD are two social safety net programme in Bangladesh. CLP recipients live in Char (low lying sand river island). Under the CLP, beneficiaries got assets as livestock

whose financial value is approximately USD\$200. IGVGD' respondents were living in Hill tracts area and got 30 kilogram rice/ month (including training) for twenty four months. After a year, it was found that the annual income of treated CLP were lower than comparing group (Siddiki, et. al.2014). The constituent feature is that the programme has underpinned the multiplicity and types of transformation of livelihood activities especially for women. These two kinds of impacts have fortified the treated respondents' income generation activities divergently. In case of IGVGD, the annual income of treated household increased more impressively than control group household. The impact was on agriculture based income generation activities (Like, leasing farming land, ownership of livestock, crop production). These two findings give a logical explanation for less impact of IGA by OAA and WADD. First, the amount of cash is in the form of facilities. In CLP, recipients have enjoyed livestock whose price is approximately USD \$200 whereas a recipient of OAA and AWDD has been receiving USD \$5.19 (approximately) per month. Second, in case of IGVGD, recipients have received rice 30 Kg (which price about Tk. 900 or USD 11.67, Suppose 1 Kg rice = Tk. 30) each months for two years with training ( training related with livelihood or special knowledge to enhance income for well-being). These two findings indicate that a considerable amount of cash and training for well-being can bring in change in livelihood and source of income. Beneficiaries of OAA/AWDD have been receiving vary small amount of cash and no training for better livelihood. It makes a sense that OAA and AWDD cannot proliferate the source of income and instigate the occupation transformation

process. No noteworthy change appears in respondents' occupation and assets / income generations.

## **5.4 Role of SSNP on Coping Strategies against Natural Shock/Monga**

Natural shock is underlying factor of marginal people to fall on poverty line. Social assistance programme can reduce the level of vulnerability. The voice of Md. Abul Hossain (81), Rajibpur Upazila have stated below.

*"Natural calamities bring suffering. All prices go high. Roads and homestead go under water. Then the allowance money is the only reliance, because there is no work then to earn money by. People and property are much affected in flood /Monga. Allowance than helps to maintain life, it would make better off."*

Jalemun (70), Roumari Upazila said

*"Though I have to live with hardship, I don't borrow money from interest mongers .I borrow from neighbors. When allowance money is at hand, I repay with that .I myself cannot lend anybody, just pass life somehow."*

From above mentioned two comments of respondents make a sense that SSNP allowance is helpful for the poor during natural shock. It can help for preparation of routine basis natural shock, compensate for the loss incurred by natural shock and survive. In considering two sub-districts people are well known about the phenomenon of natural shock. The readiness for managing

all kind of harshness of natural calamity cannot hamper huge range of livelihood.

#### **5.4.1 Impact on Preparedness**

Food crisis gets a severe form during calamity. One kind of famine prevails every sphere. Again water stagnation makes life miserable. It creates problem for accommodation, communication and cooked. In river site houses are not constructed on optimal level of height for many reasons. Aftermath of flood submerges most of the houses in water. Respondents from Rajibpur upazila describes two issues which are related with their readiness against natural disaster. One issue is related with food stock while another one rises up homestead with earth/soil. In Rajibpur Upazila, 90% respondents stated that social assistance is underlying source for them as stocking food for near future during the devastating period and 10% respondent indicated to homestead rising up activities. All are considered as preparedness for flood or Monga. Similarly 90% selected beneficiaries from Roumari sub-districts mentioned about food stoking/ winter cloth buying by allowance for natural crisis period. Additionally allowance is also helpful to transfer important belongings to secured place during natural shock, 10% respondents mentioned at Roumari.

From AWDD respondents, 90% said they stocking rice by allowance for Monga period and 10% told transfer valuable belonging from natural disaster prone area to safety place. Likewise, 90% male subjects of OAA taking preparation by hoarding food stuff or warm cloth and 10 % indicates about homestead rise up.



## **5.4.2 Impact on Compensate for the loss Incurred by**

### **Natural Shock**

OAA/AWDD have played important role divergently to overcome compensate for the loss incurred by natural calamity.

Firstly, these remote areas have no alternative working sector to minimize the job inadequacy. During cultivation, harvesting and auspicious weather dwellers are engaged for earning on the daily basis. When there is no work, people face financial crisis. One class of unscrupulous people wants to take advantage by lending money with interest to the suffering people. Shock affected people lend money from them with unreasonable high interest rate. This usury circle imposes extra financial burden on borrowers. To pay the loan with high interest rate, one kind of pressure is automatically created upon their purchasing power. The OAA and AWDD programmes have an important role to tackle the marginal people from inhuman moneylending cycle. No subjects have lent loan from usuries or NGO's. They try to manage necessities by dint of allowance at "Monga" period. They thought SSNP would help them from brutal usury cycle. One respondent named Mosammat Bakful of Rajibpur Upazila, borrowed money from NGOs and she also lent others people which are exorbitant. To ensure loan recovery local NGO staffs follow some strict rules to select their client. A good number of needy dwellers cannot borrow money from those NGOs. So they borrowed from other people with high returns. Mosammat Bakful did this kind of business.

Secondly, except for 20% respondents, rest of them (80%) from Rajibpur Upazila mentioned that they can repair and reconstruct their devastated habitat by allowance money. Although it is helpful for small scale like buying bamboo, rope, embedded few piece CI iron sheet or the carpenter payment etc. They did their house repairing work after calamity. 20% respondents informed that the UCT money run out after buying rice. A uniform information is derived from Roumari Upazila . Every one of the targeted beneficiaries informed that OAA/AWDD is really helpful after devastation to rebuild their house. Even taking their valued belongings at safe place to be protected from natural shock, it works.

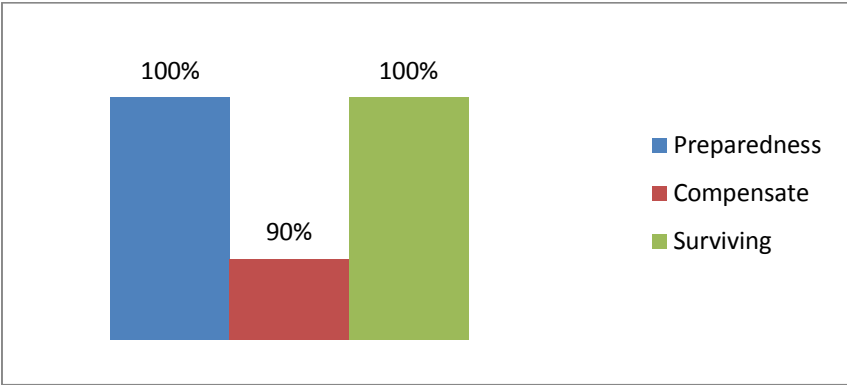
From OAA programme, 80% interviewees told allowance has substantial effect to rebuild their devastating accommodation. All of female interviewees (100%) mentioned AWDD is helpful for house reconstruction/ keep house material in safety place aftermath of natural calamity.

### **5.4.3 Impact on Surviving**

During “Monga” people attempt to find out work. Sometimes they become tried to find work all day long. It is quite impossible to get means of earning of their living. All of twenty respondents mentioned that they spent one kind of unwilling leisure in ‘Monga’. In this period allowance is the sole way for meaning of live. They consume of their savings to meet up the daily necessities. It means they lose their hard earning money and savings only for taking food but they cannot engage themselves for earning task. They thought social assistance make-up their lose position. Md. Iunus Ali from Rajibpur

Upazila, believed that OAA is not only sole mean during natural shock period but it is worthwhile supportive tool. Others respondents from both sub-districts raise their voice with same tone that OAA/AWDD has significant role in ‘Monga’.

Figure 19-Impact of OAA/AWDD during natural shock on number of recipients



The figure indicates all respondents’ opinion from both sub-districts. All the respondents mentioned the same opinion regarding preparedness and surviving during ‘Monga’. According to their views allowance play important role for taking readiness for natural shock and their existence during shock. 90% respondents said allowance can compensate for the loss incurred by natural shock.

All of the interviewees (100%) from OAA and AWDD mentioned that allowance is the sole support to survive during natural shock. It boosts up all of them psychologically. From AWDD respondents 30% took initiative for searching job to other region. Only 20% OAA respondents went outside of other area/district for seeking job by dint of allowance.

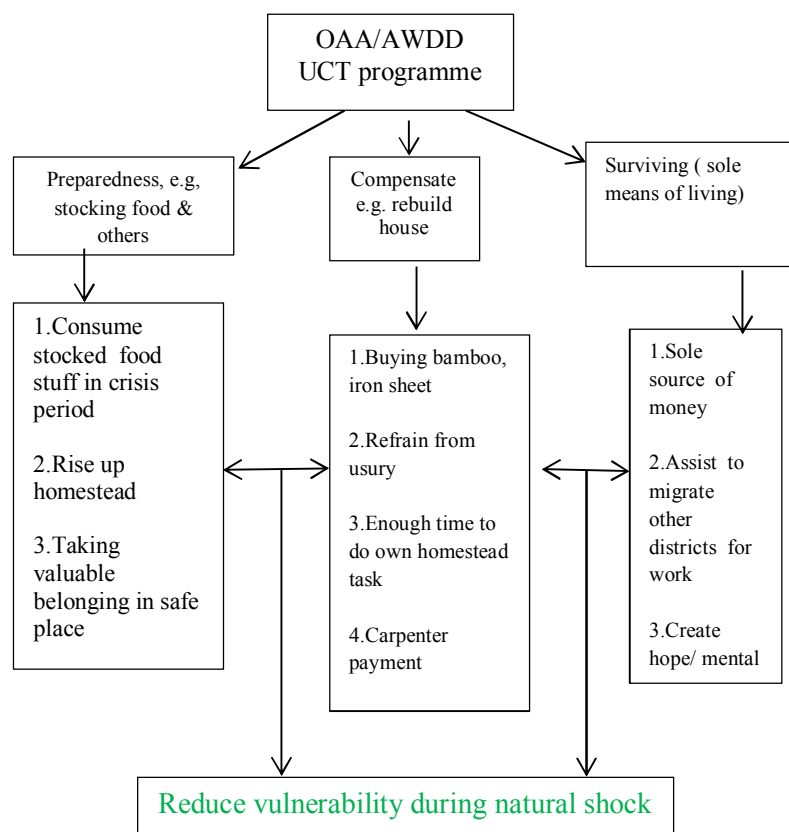
“Monga” brings hardship of the considering inhabitant. Its’ severity blunder the living pattern of marginal poor people. For existence of that period people try to follow some strategies. 70% respondents of Rajibpur Upazila, described that they didn’t take meal thrice per day. They dropped a meal for one time in a day which is deeming as reducing strategy. It means the frequency of taking meal during ‘Monga’ become twice per day. Similar experienced express all targeted recipients from Roumari Upazila. Some of them also briefed that they took meal three times in a day but it was not with full satisfaction. Actually they finished taking a meal with more eating desire. Government also realizes the reality of the vulnerable people during natural calamity. People of this area also have enjoyed other type of support from state or NGO’s. 50% respondents of Rajibpur Upazila told that they get food grain support on shock period. Union Parishad (root level local government institution) disburse rice among poorer. Each one got 5 - 10 kilograms rice from their concern local government office. The frequency of rice disbursement depends on the length and severity of the natural shock. Mr. Moyaan Ali, he got a blanket from local NGO. The area is colder than other part of the country in winter. Different type of organization and benevolent people took initiative for supporting with winter cloth. Mr. Moyaan Ali did not get food (rice) facilities from Union Parishad. In Roumari Upazila, only 10% respondent received food stuff (rice) from concern Union Parishad. Rest of the respondents didn’t get rice or another kind of facilities from GO (Government Organization) or NGOs. They have enjoyed allowance under SSNP, aftermath they did not get priority for others kind of facilities from state or NGOs.

Table 7-Frequency of meal taking according to situation/period

Before receiving allowance	After receiving allowance	
	Normal situation	Shock period
Two or Three times (per day)	Three times  (With full belly)	Three times intake/per day (but remain hungry, belly don't get full food, uncertain) Or, two times per day

Since there are no work for earning during 'Monga' but people do trying their best to do something for better living. Few respondents of both sub-districts mentioned that they are migrated other districts for finding earing work. Actually they migrated for temporary. Majority of respondents do work long time in natural disaster period. The reason is calamity make haphazard situation. It is so hard to maintain and bring normal position all kind of living things. The natural shock also expands women's labor for cleaning, cooking and collecting fuel (UN Women 2014). They spent their long time effort for making sure to survive. The volume of work becomes greater than normal daily life. Since communication system broken for flood. House and accommodation are submerged by stagnant water. There is no way for making food in general system in which they used to cook. Collecting hay's and strew become harder. Defecation system are totally destroyed and made temporary establishment for that purpose. In a nutshell people spent more time of their homestead task during 'Monga'/ flood rather than other normal day. Nevertheless their hard work did not give them any direct financial benefit.

## Framework 6- Impact of UCT assistant on recipients' coping strategies during natural shock

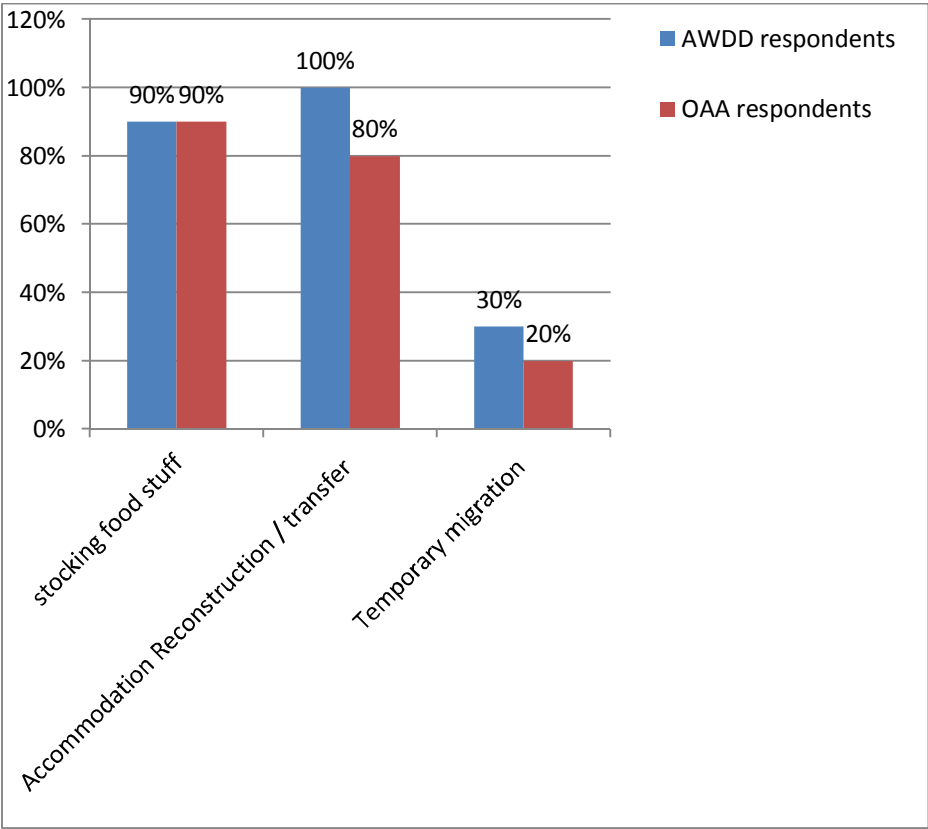


The diagram describes the role of OAA/AWDD to reduce vulnerability of beneficiaries during natural shock. Food crisis is the most serious problem during natural shock. The nature of shock is well known by inhabitant. Targeted beneficiaries gave more emphasized on food. They make a plan for stocking food for shock period. Usually they buy mainly rice and hoard. Another kind of preparation is rise up surrounding place of house and transfer all useful belonging at safe place. To do this kind of ground work before flood/ Monga need fund. OAA/AWDD is one kind of financial source for the beneficiaries for taking aforesaid preparation. Natural shock do some hamper

of daily life. To rebuild their accommodation and others construction need bamboo, ropes, CI iron sheet and reaping cost. Due to scarce of earning work people dependent on usury. The allowance refrains from borrowing money from money lenders. Moreover people have no earning work for direct financial solvency. Implicitly they are engaged for their homestead work. They kept engage themselves for making better living place and living means. Finally the social safety net allowances are one kind of hope for marginal people at natural shock. It gives mental strength during crisis. Poor can try for finding earning source to another place. Allowance give support (Like transport fee) to travel other place for searching source of income. In a word UCT aids become sole source of money for beneficiaries to meet up necessities during crisis period. As a result all kind of effort holistically reduces the vulnerable position of respondents during natural shock.

Same number (90%) of OAA and AWDD interviewees said they have taken preparation by dint of allowance like stocking food stuff (Figure-20). Most of (80%) the OAA respondents utilized the allowance for devastated house, while 100% female subject confessed that AWDD is helpful to reconstruct their home aftermath of natural calamity. Moreover by dint of AWDD, more women (30%) temporary move other region for seeking job rather than OAA respondents (20%)[Figure-20].

Figure 20- Impact of AWDD and OAA on cope mechanism strategies during natural shock



According to World Bank, the typical set of disaster and its affect are as below.



Table 8- Types of natural shock in Bangladesh

Type of disaster	Areas Affected	Impacts
Floods	Floodplains of the Brahmaputra-Jamuna, the Ganges Padma and the Meghna river systems	Loss of agricultural and livestock production, disruption of communication and livelihood systems, injury and death, damage and destruction to infrastructure, disruption in essential services, national economic loss, and biodiversity loss.
Cyclone and storm surges	Coastal areas and offshore islands.	Loss of agricultural and livestock production, disruption of communication and livelihood systems, injury and death, damage and destruction to infrastructure, disruption in essential services, national economic loss, and biodiversity loss.
Drought	Almost all areas, especially the NW region of the country	Loss of agricultural and livestock production, stress on national economy and disruption in livelihoods.
Erosion	Banks of the Brahmaputra-Jamuna, the Ganges Padma and the Meghna river.	Loss of land, displacement of human populations and livestock, production and livestock losses.

Source - The World Bank, Bangladesh Development Series, 2006.(Adopted )

There are no standard reference or benchmark evaluation that social assistance programme is helpful to cope with natural disaster. Some observations make sense that social assistance has short term impact on coping strategies during disaster (World Bank 2006). During shock period inhabitants follow different strategies of their food consumption / intake habit. At that situation a belly doesn't get full food. People borrowed food stuff from neighbor or relative. Even they took different type of food stuff for meeting up hungry or filling the belly with food (Ansari, Mohammad, Nayeem, Aziz 2013).

Table 9– A list of alternative food items during Monga

<b>Some coping foods</b>
<i>Bhater marh</i> (left over liquid when cooked rice)
<i>Khud</i> (broken rice; cheaper than rice)
<i>Khichuri</i> (cooked combination of rice, dal, spices, oil and salt)
<i>Bhusi</i> (Brar of maize and wheat)
<i>Dheki shak</i> (green leaves)
<i>Jongli latapata</i> (wild greens like chamgash)
<i>Pat pata</i> (jute leaves)
<i>Gacher mul</i> (root of tree)
<i>Lata gulmo</i> (slender creeper)
<i>Kachu ghechu</i> (arum greens and roots)
<i>Kolar Mocha</i> (skin of the cone of banana)
<i>Kolar thorh</i> (spathe of banana)
<i>Shapla ful o shapla lata</i> (stem of water lily)
<i>Sukna Misti alur turka</i> (dry sweet potato pieces)
<i>Pelka and sholka</i> (mixed vegetables, like kachu and jute leaves)
<i>Shamuk and Gougale</i> (snail; consumed mainly by Hindu people)
<i>Kossop</i> (tortoise); eaten mainly by Hindus

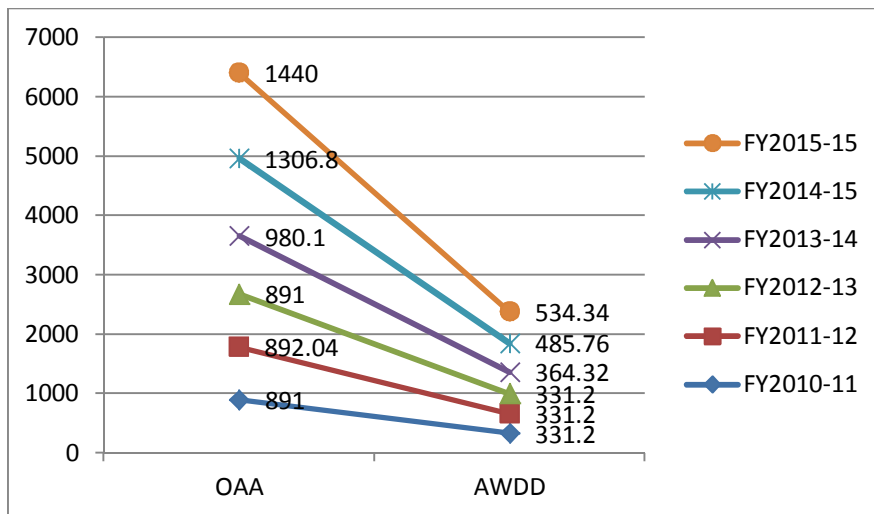
Source- Ansari, Mohammad, Nayeem, Aziz 2013 (Adopted)

The finding of the study is also similar with aforementioned research result. Collecting comment from respondents reflect that allowance has contribution directly and indirectly to survive during natural shock.

## 5.5 Size of Allowance Budget

The trend of allocation of budget is increasing. The last six fiscal years budgets of OAA and AWDD is shown hereunder.

Figure 21- The size of allowance allocation of last six fiscal year (FY)



Source- Ministry of Finance of Bangladesh.<sup>16</sup>

The value is shown in taka in crore (USD \$1 =77 tk. approximately). The size of OAA is went up gradually in the last six fiscal year. The AWDD allocation also increased since FY 2013-14. It means the number of beneficiaries also increased. Previously the recipients got Tk.300 per month. Now they have received tk.400 (approximately USD\$5.19)/month. The recipients receive the money from the nearest Bank. In the light of respondents of Roumari upazila they have paid on average almost \$1 for transport fee for receiving the allowance. They have to receive allowance from bank. The bank is 4km- 9 km distance from recipients home. It also takes time on average 3 to 4 hours. Respondents of Rajibpur, also have same condition. They told they need 2 to

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[http://www.mof.gov.bd/en/index.php?option=com\\_content&view=article&id=217&Itemid=1](http://www.mof.gov.bd/en/index.php?option=com_content&view=article&id=217&Itemid=1), Accessed at November 20, 2015.

4 hours and need tk.40 to tk.60 as transport cost. Every three months recipients have received the money. The amount of allowance is undermining due to time value and communication fee.

## **5.6 Some Distinguish Factors of Respondents of the Two Study Area**

Comparing with two sub-districts (Upazila), it was found that there is a little bit difference between the targeted beneficiary groups. Roumari Upazila is advanced in term of percentage of respondent education status than Rajibpur Upazila. In fact most of them have no education qualification certificate. Nevertheless more respondents from Roumari Upazila can write and read than Rajibpur Upazila. If property is considered, bigger numbers of respondents of “Rajibpur Upazila” have no property though more respondents of “Roumari Upazila” have their own property. Property and education are the underlying factor to improve livelihood. Though respondents’ literate level and wealth are not significantly qualitative or enough to count to bring change of living standard. In comparison between two groups (Rajibpur and Roumari Upazila), it might be a significant factor. Crisis management and selecting coping strategies for natural shock depend on household criteria. Assets, varieties of income sources and education are the triggering factors for selecting coping strategies. Those who have more assets, they can choose the different options like taking loan against their own assets or selling their assets for investing income generation activities. Those who possess less assets, they borrow unsecured loan which claim greater cost for lending money. The higher

charge of borrowing unsecured loan imposes extra burden on the poor (Dewan, Mark, Aradhyula 2006). More of the respondents from Roumari Upazila possess property and can read and write more than those of Rajibpur upazila. Due to property and education level a group of people can remain at better off position. The phenomenon of two sub-districts (Upazila) slightly complies with Dewan et.al (2006) findings.

During natural shock there is nothing to do for income, it means scatter of earning work. The trend to migrate other areas/districts in search of income is different between the considered two areas' respondents. From Roumari upzila, three respondents mentioned that they temporarily migrated to other districts of the country in search of an earning source. Two targeted recipients from Rajibpur upazila mentioned about temporal migration for earning job. It is clear that more recipients are taking initiative for betterment in Roumari Upazila. However bribery undermines the output and aim of the social assistant programme. Mr. Samad, Rajibpur Upazila had given BDT 3000 (USD \$ 39 approximately) to union member to enroll them on allowance programme. Monthly allowance is approximately USD \$5.19, but he paid USD \$39 (Approximately) as bribe to be enlisted on OAA. At the same time there was no complain of malpractice to select beneficiaries in Roumari Upazila.

Box 1- Some drawback of respondents of Rajibpu upazila and one paradox fact

Drawback (respondent of Rajibpur Upazila)-

*\*Malpractice (bribe)*

*\*Less number of respondents were taking initiative for temporal migration to other place for seeking source of income*

*\*More respondents are possesses less property than respondents of Roumari Upazila*

*\* Less number of respondents are literate*

Paradox fact

*More respondents enjoy additional unconditional in kind facilities from local government.*

This aforesaid loophole may be some factors due to the differentiation of two sub-districts inhabitants' socio-economic condition. Paradoxically more respondents of Rajibpur Upazila enjoyed extra benefit from GO and NGO. Majority of targeted recipients have received food (rice) facilities/ blanket in flood. Only one respondent from Roumari Upazila got the similar rice ration facilities. It means targeted recipients of OAA/AWDD of Rajibur Upazila receiving another benefit from state and NGO rather than Roumari Upazila. Nevertheless, Roumari Upazila is far better than Rajibpur Upazila. Further study can enrich our knowledge of why Rajibpur Upazila is worse than Roumari Upazila instead of receiving additional unconditional facilities. More respondents of Rajibpur Upazila tend to borrow money from NGOs. This kind of loan is charged with high return. The borrowers are laid with extra burden for paying their debt. Can the loan or debt undermine the effectiveness of additional transfer facilities?

Further study can give us the clarification about the socio-economic gap of the two sub-districts.

The analysis revolves around finding out the answer to three sub-questions like how SSN impacts food consumption necessity, income generation and mitigate the hardship during natural calamity. The result indicates that SSN allowance has a contribution to recipients' daily food necessity. It helps to buy process and cultivate food. During natural shock, allowances mitigate the hardship in divergent way. But, UCT aid is not the fulcrum for generating income and assets building. This reflects that SSNP has impact for recipient's survival. The findings also illustrates that respondents of Rajibpur Upazila is backward in term of education, transparency, venture and property. On the other hand the selected recipients of Roumari Upazila are advanced regarding aforementioned factors and there is no malpractice.

## **Chapter Six: Conclusion**

Bangladesh has been implementing divergent SSNPs over the last four decades. Two unconditional cash transfer SSNP namely “Old Age Allowance” (OAA) and “Allowance for the Widows, Deserted & Destitute” (AWDD) under the SSNP have been introduced over a decade. These two UCT programmes give priority to ill-fated senior citizens and vulnerable women. The amount of the allowance is approximately USD \$5.19 (BDT 400) per month. Some study and survey have reported that this UCT reduces the rate of poverty or tackles the impoverishment level. How the tiny amount of allowance has impact on the beneficiaries livelihood is the main focus of this study.

### **6.1 Summary of Findings**

To find out the SSNP impact two sub-districts were selected from the poorest Kurigram district. Rajibpur Upazila (sub-district) is the poorest upazila (sub-district) in Bangladesh which was considered as experimental area. Roumari Upazila (sub-district) is the better off among the upazilas in Kurigram district, which one was considered as comparison area. This two (sub-districts) areas are also affected by natural shock (like flood/ seasonal unemployment “Monga”) every year as a schedule. Twenty recipients were selected from both sub-districts considering their age, period of receiving allowance and sex. From each area a group of ten recipients were selected where five beneficiaries were from OAA and five beneficiaries from AWDD. In-depth



interviews were conducted for this qualitative study. The data analysis was in a framework for searching out the contribution of allowance on livelihood. Food consumption strategy, asset generation & income activities and coping up with pattern during natural shock were the determinants of analytical framework. The findings are that UCT has substantial role for buying, producing and processing food. It also plays an important role during natural shock in various ways like taking preparation against shock, compensation for the loss incurred by natural calamity and surviving. At the same time there is no noticeable influence of allowance on income /assets generation. There is no role of UCT in buying any kind of assets, generate income and any productive investment. It is slightly helpful for human development which can bring a positive output after a long time. This kind of development cannot change the living standard immediately and directly. Ultimately recipients' property and income level remain constant.

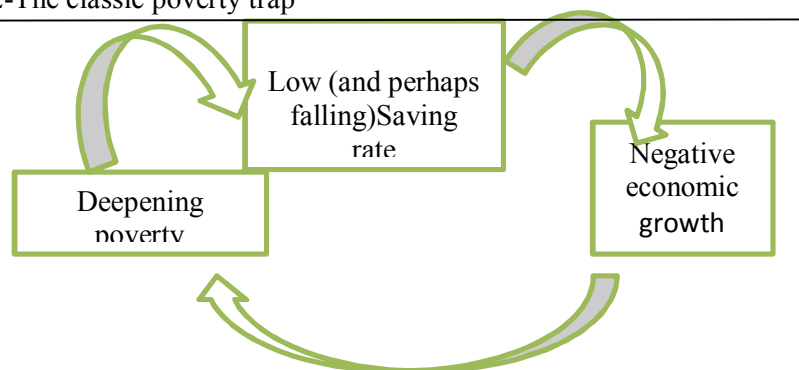
Asset is the vital tools in life maneuvers, that can help to take venture, make plan for earning and income generating activities. SSNP can help in food consumption pattern and take surviving strategies at shock period but not for assets building. The impact of allowance on food and surviving strategies assists the recipients to live. It means allowance protected the vulnerable group from hunger and prevented them from going down in worse condition. Rahman, M.M. 2012, found in general recipients used the SSN allowance for food, they did not use the SSN benefit for non-food items. Thus no poor die after receiving the allowance. Even they also survive in natural shock. Due to small amount of money, the allowance cannot bring multiplicity in income

activities and transformation in occupation. It has no implication on producing livelihood opportunity for next generation. The income and well-being of the respondents don't increase to a greater extent with the blessing of allowance. Asset is the underlying determinants for generating income as well as changing of livelihood approach (P. Winters et al. 2002). Asset can fortify the multiplicity of income portfolio and venture. The unconditional cash transfer amount is so small that it cannot contribute to buying asset or give a variation to generate income. Islam, K.M.Kabirul (2007) got the similar impact of AWDD. This UCT allowance has considerable role on food, cloth, healthcare and social dignity but not to generating income. By dint of OAA, recipients can meet their daily necessities (like food, medicine, clothes) and can take part in family decision making process (Uddin, Md. Ansar, 2013). Khaleque, K et al. (2008) found that OAA is apparently ineffective in Monga-prone area.

AWDD offers more contribution for increasing frequency of taking meal per day than OAA. In case of food processing OAA has an advanced role for paddy husking while AWDD provides more benefits for rice milling. AWDD allowance has no implication for asset building, but a small portion of OAA facilitates to buy asset. A similar effect of AWDD and OAA is noticeable on income generation activities. AWDD has more contribution on human resource development and temporary migration for seeking job than OAA. Both programmes have the same influence on health caring and preparation for natural disaster. Respondents of this study live in remote areas. Regular environmental hazards make a bedlam of their economic life. Due to low or

lack of education they cannot apply any innovative idea for generating income. The study area faces some adverse situation which is prime impediment for their self-development. Adverse infrastructure imposes on them one kind of barricade to migrate to other districts for income, to access to diverse job market and keep far away from multidimensional economic activities. Whimsical environment and climactic disaster make a haphazard condition for agriculture based activities. The sole income sector has become unsecured and unpredictable for flood, heavy rain, drought and winter. In addition lack of electricity, ineffective regional integration and frontier enclave issues are triggering to perpetuate a poverty trap. Their income and allowance is not enough to fulfill their basic necessary, so they cannot save. The low saving rate or no savings are constraints for asset building, and this undermine their economic power and push in poverty trap. According to the UN Millennium Project 2005, the figure of the classic poverty trap are adopted below. It was mentioned that a number of adverse factors stimulating for low savings and poverty trap which is harmonize with the considering study area.

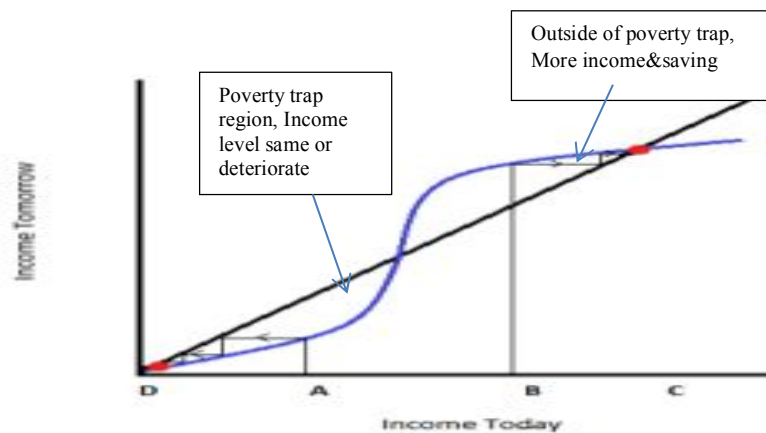
Figure 22-The classic poverty trap



Source- UN Millennium Project. 2005

Saving tendency can proliferate avenues of investment. In fact it is hard for recipients. All of the respondents are buying food for future, they are scared for price hiking. During harvesting period recipients spend allowance for food hoarding. Because, during Monga and off season the price will rise up. Besides this issue usually they spend lion proportion of their income for food. All over the year they suffer from various crises. Thus, psychologically recipients become determined for buying food at first with their cash or take advance preparation for natural shock. If any unavoidable emergency case arises, they borrow from their neighbors or relatives. A similar result was also mentioned by Banerjee, A.V. & Duflo, E. (2011) that farmers spent cash for seeds and fertilizer. These frames did not care for their empty position, they did not think about savings. Likewise, in this study it has been found that OAA/AWDD cannot assist recipients to save money, so they cannot plan for any productive investment. Again, exorbitant charge and unpredictable output refrain them from lending money. Respondents assert their reluctance regarding any kind of loan from NGOs. This no savings and no finance situation is stagnant to take initiative for entrepreneurship which can generate income. So their income level remains unchanged. In addition natural hazards deteriorate their daily income. This condition reflects poverty trap. Banerjee & Duflo (2011) described it as S-shape curve of the poverty trap (the graph adopted hereunder). They explained the income of the poor of today and of the next day are the same, even less. As a result, the poor remain in poverty trap.

Figure 23- The S-shape curve and poverty trap



Source- Poor Economics (Banerjee & Duflo , 2011)

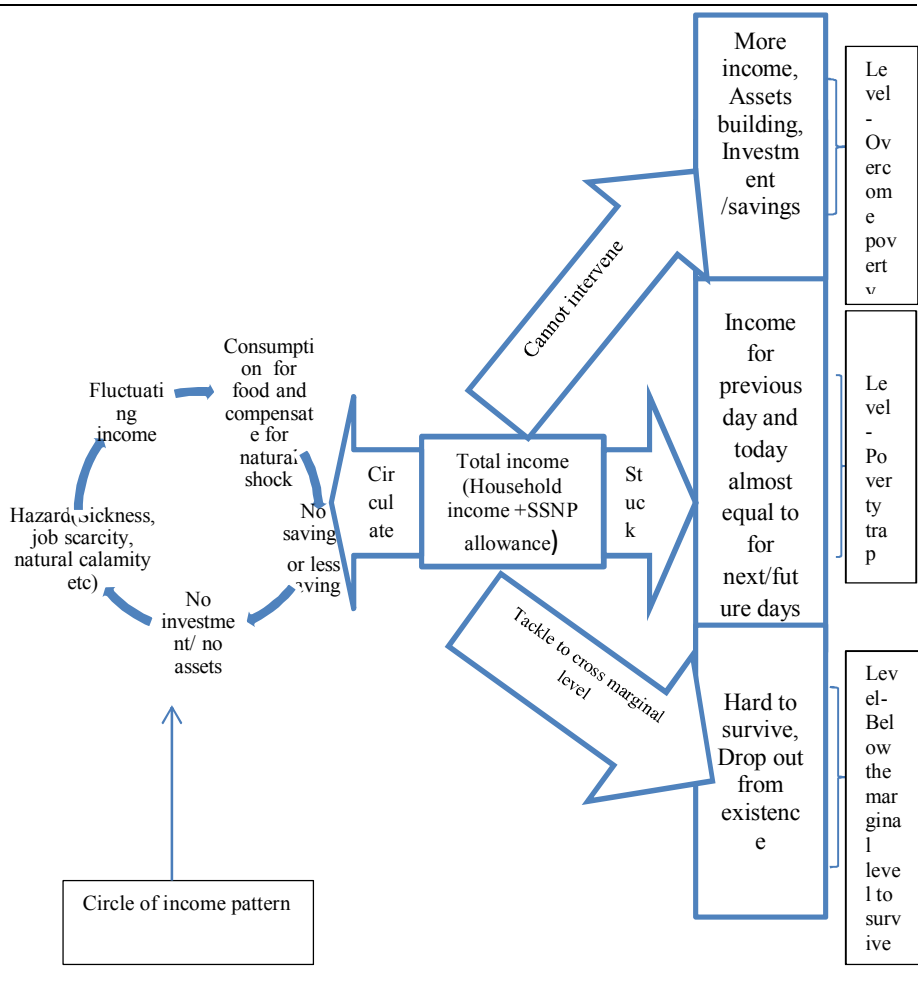
SSNP allowance helps the recipients survive but it is not enough for savings as well as for investing. There is also no change of their income level. Moreover, other factors (like health condition, any kind of calamity, scarcity of job) negatively intervene recipients' source of income and fluctuate their income level. Eventually they exist in poverty trap.

Again success of aid depends on geographical determinants (Moyo,D. 2009). In this light of view two noticeable things are – firstly, the two upazilas considered are crisscrossed by rivers and canals. Most of the time water vehicles are the only way to visit this area. Transportation system (road and water) is not well developed and are not available to travel one's destination. This area is also detached from the district headquarter as well as from the adjacent districts. People cannot get encouraged for migration to other

districts for earning. To collect the allowance a portion of money is spent as transportation cost. Recipients collect the allowance from designated Bank. The Bank's branch office is located at Upazila headquarter. Otherwise, allowance receiving process claims average 4 to 5 hours. In terms of time consumption and transportation fees the value of the allowance are undermined. Secondly, there is no special flora & fauna which enrich the biodiversity in economic perspective. Therefore, there is less or no opportunity from nature to facilitate their income activities.

The result of this study complies with other earlier studies in the sense that UCT programmes provide minimal support for survival. But, the aid is not enough to change their existing socio-economic conditions. It means the allowance does not support or gear-up to outweigh the poverty trap. The following framework will give ideas about recipients' total source of income and aftermath their socio economic position.

## Framework 7- Respondents socio-economic position after receiving the allowance

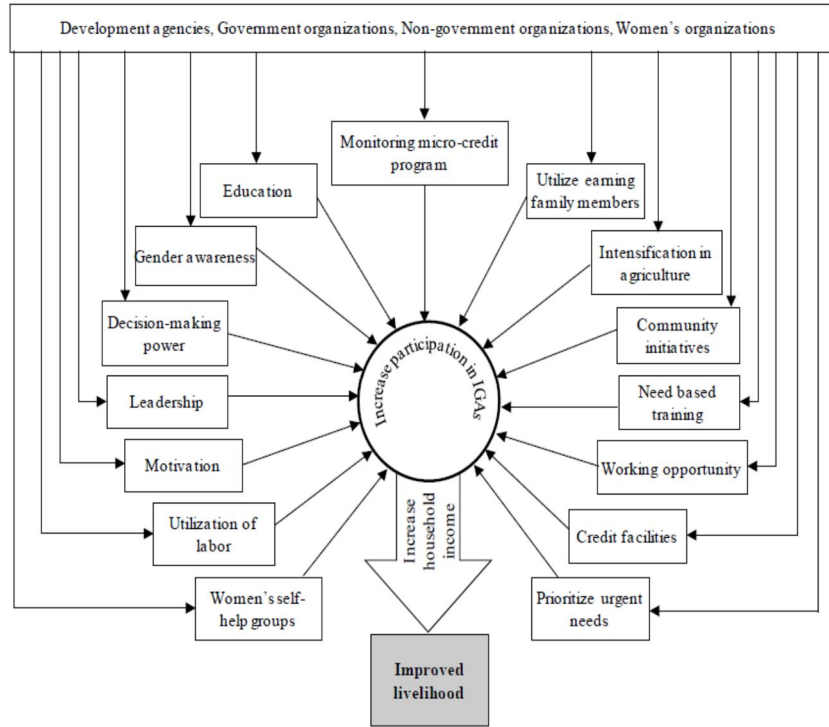


The above framework shows how recipients' total income triggers their income pattern and socio-economic conditions.

Hanjra, m.A., Ferede, T. and Gutta, D.G. (2009) found Social, natural and economic factors perpetuate the poverty traps. Modernization of previous agricultural system, infrastructure and water management can have impact on household welfare. More investment in agriculture, education and ensured market access can reduce poverty. Different factors are related with poverty

trap. A comprehensive venture can intervene this cycle. To formulate an intensive and efficient economic friendly social safety net focus should be given on surviving issue as well as income generation issues. Sheheli,S.(2012) proposed an income generation activity framework for rural women (adopted here under), where it shows to improve rural women's livelihood not only financial assistance is enough but also required other auspicious catalysts.

Framework 8-A strategic guideline for making better rural women livelihood



Source-Sheheli,S.(2012)

According to collecting information and evidence, number of respondents from Roumari Upazila is better in terms of education and property than those of Rajibpur Upazila. More recipients from Roumari Upazila tend to go to



other districts for seeking income source. There was no complain for any malpractice. These all factors are favorable to reducing vulnerability of a group of people. On the other hand respondents of Rajibpur Upazila stay behind of the former in comparison with the aforementioned factors. Less number of respondents from Rajibpur Upazila is literate, have ownership of wealth and also have ill practice (like bribe) in beneficiary selection process. These kinds of myriad factors may be the causes of Roumari Upazila being better off and Rajibpur Upazila being the poorest upazila in Kurigram district, Bangladesh. One conspicuous point is that a good number of respondents from Rajibpur Upazila have received extra support. They got rice during flood/ Monga from local government. More respondents from Rajibpur Upazila are additionally receiving unconditional in kind transfer facilities. In spite of this additional benefit, Rajibpur Upazila is most vulnerable area. To find out the reasons need further study regarding this issue.

SSNP has important role to tackle the impoverishment level. It boosts up the recipients psychologically. Sometimes it is sole hope of the recipients for their living. Although the allowance is too tiny to cross the poverty trap. To get better output from SSNP initiative should be taken for changing living pattern. New steps for reducing poverty as well as promoting living pattern can ensure sustainable development and welfare.

## **6.2 Policy Implication and Recommendations**

SSNP has important role for recipients' surviving. But It is hard to break the

poverty trap by dint of allowance. Ultimately their socio-economic condition remains unchanged. Policy is the tool for any public solution. The existing programmes have downsides for bringing in a radical change in recipients' living pattern and ensuring in households sustainable welfare. Policy reformation or new policy innovation can give a new shape to deal with the social problem of vulnerability. This kind of initiatives will be able to heal the policy gap. All policy cannot be fitted for all location. The output is not universal considering different regions. Aid is not enough to bring a change in livelihood. Aid enhances dependency and weakens recipients' potentiality (Mayo, D. 2009). Recipients think aid is their permanent income. They may be reluctant to find out new solution by themselves. The findings indicate most recipients have no motivational spirit for migration to other areas for searching job. Some people keep on lobbying with the concerned authorities for getting government offered benefit. There is resource limitation, so all eligible people don't have chance to receive the allowance. This leads to corruption. In Rajibpur Upazila, one respondent mentioned he paid an amount of money to local representative for getting OAA.

A number of respondents received not only OAA/AWDD but also in-kind assistance (rice) for a specific period in a year. When they faced extreme hardship due to environment then they received extra food aid. This additional assistance did not bring any noteworthy change compared to other respondents. Instead of more assistance they cannot buy productive asset. Even, Rajibpur Upazila is the poorest Upazila in Kurigram district and in

Bangladesh. It means more and divergent assistance cannot improve the socio-economic condition. To get long term and effective output there needs to reform the existing policy or think about new policy.

## Recommendation

Social safety net programme has impact on vulnerable people. It can tackle the marginal groups from falling in worse means of life. At the same time it is impossible to improve the income level by the given allowance. It is a stagnant position for development. Reforming the current policy can facilitate to transcend the quagmire. Two kind of initiative can stimulate to overcome this stagnant position like, an overall comprehensive development strategy and specific safety net programme reformation.

### **Overall Recommendation**

The main problem of the study area is scarcity of job. Establishing economic zone can be a possible solution. Land port, economic processing zone can offer huge volume of work. The infrastructure development is imperative. A good communication system will motivated the local inhabitants to migrate to work available region for temporary. Agriculture based vibrant community can develop a new working sector, where People can buy and sale good seeds, agriculture products. Agriculture based economic zone can generate income. The geographical location of Kurigram district is not similar to others districts. All policy cannot equally give the positive output in each area. Assessing the location and possibility area based cultivation should be developed. In this

case “one district one product” formula is very important. If government emphasizes this, all inhabitants of this district will focus only agriculture based production. Since it is alluvial river island, if crop based economy is developed, environment will remain friendly. On the other hand it will be easier to implement the policy. A successful policy implementation depends on stakeholders’ acceptance. Region fitted policy will be welcomed by the people. Same information regarding agro production will prevail everywhere, thus reduce the information barrier. People will get easy information. The focused crop processing, marketing, preserving system will establish in the considering district. This uniqueness can create expertise and special economic activities. Therefore, district based specific agriculture can introduce new earning source and assist to build up income activities based assets. The people will not only produce the focused crops but also engage themselves in agro-product processing, supplying other parts of the country and hoarding. These kinds of activities will engage them all over year. The unique product cultivation will bring a trust and confidence among the poorer. They will be encouraged for savings or investing on that product.

### **Specific Recommendation**

The amount of allowance is a burning issue among respondents. Government spent a good amount of budget for tackling the poor. It has a good immediate impact. For instance, it reduces food insecurity. As a result the poor can survive. In long term views, this UCT programme is one kind of burden for the state. OAA/AWDD is not enough for generating income. It means the

recipients' socio economic level, occupation, source of earning remain unchanged. Recipients just have received the money for daily necessity. It creates one kind of dependent groups of people. Because they just enjoy the money from public fund and believe that it is the state's responsibility to help them. If the allowance could contribute to their income generation, their living standard would improve and their dependency attitude would also reduce. In the long run recipients become self-reliant. When the recipients will be self-reliant, they can contribute to state economy. Government can stop the allowance of self-reliant recipients. The financial burden of the state would decrease. Considering the long term impact government can take the following steps:

a) Increase the amount of allowance. The increased amount will help recipient's income, building assets and productive investment. This change will make them self-reliant and reduce the dependency attitude. After a certain level government can stop the allowance for those who will reach solvent level.

b) Another thing is training. Considering age, sex and opportunity livelihood training should be provided. This kind of skill will proliferate their knowledge and skill to earn money.

c) Ensure allowance disbursement period according to demand time. The economy is based on agriculture. Recipients receive the allowance after three/four months. The payment schedule is fixed up by officials and sometimes lingers for procedure. Some respondents mentioned it would be

more effective if they received the money in pick time. Pick time indicate local economic activities for earning or surviving. The payment schedule should be recipient friendly.

d) Effective citizen data bank can reduce the corruption. District based informative citizen data should introduce. Where particular socioeconomic condition will be stored according to each citizen status. These data banks will provide enormous information of citizens. It can be consider as underlying source for beneficiaries selection. Therefore, malpractice will diminish.

When the allowance can change the recipients' income level and break poverty trap, it can also change national economy. The policy can be formulated so as to turn the view policy. It means recipients' position be transformed from receiver to giver. At first, the vulnerable groups received unconditional cash from government and this helped change their living pattern and generate income activities. This kind of transformation in the long run can contribute to national level in two ways. For example, Government can stop assistance to the recipients. It will reduce the burden of public fund. When the recipients become self-dependent, they can contribute to human development index.

#### **A Proposed Roadmap to Intervene the Poverty Trap of Kurigram District within Constraint Budget**

The highest numbers of poor have been living in Kurigram district. Governments also have taken actionable plan to reduce poverty. Different kinds of initiatives are implementing across the state. As poverty stricken

region Kurigram should be taken special consideration. The SSNPs is not enough to gear up for transcending the poverty trap. The OAA/AWDD is being implemented across the country. Any kind of steps for increasing the allowance will be a huge budget pressure. It is a burden for leading political parties. Only increasing the assistance cannot grunted that it will improve situation. A number of adverse geographical factors also barrier of this region. A long term and comprehensive development plan required. This kind of action plan is issue of time matter as well as investment. Some bold decision can give a trajectory for breaking the evil poverty trap in Kurigram district. Since it is the poorest zone and routinely disaster frontier region, a special priority can lift the inhabitant from the noxious cycle. The possible way to exploit the poverty cycle immediately without any major financial implication is discussed hereunder.

**a)** Bangladesh has experience to send worker to other countries.

Regarding this issue recently few Memorandum of Understanding (MoU) have signed with some countries which is known as Government to Government (G2G) agreement. Under this framework government will consigned workers within a short time and a reasonable amount of expenditure. A positive side of G2G is demand of female worker, like male worker and government dealing. Considering these notion two kinds of steps imperative. Firstly, inhabitant of Kurigram district who are under poverty line will get preference and a big proportion of people of this district will get

priority compare to other district. Secondly, cost will managed from existing “Expatriate Welfare Bank”. At first the bank meetup their necessary expenditure. The workers open an account of this bank where their wages will have deposited every month. After completion the borrowing amount they will get relinquish from payment. Within few months bank can recovery it’s disburse money as well as indebted will become self-reliance.

- b)** Special land management of this alluvial island (sand bar) area. Its few Upazila (sub-districts) has lots of islands. State is the owner of this land. It was found that the recipients have no property, even farming land. According to socio-economic ramification government can encourage cultivating this sand bar and permit to plough. Eventually the ownership of this land obviously state. To facilitate this option need some executive decisions. In this situation everyone should be bound to cultivate. Though it is flood prone and natural calamities district. Authority will fix-up the natural friendly crops. When the recipients can do farming than the food crisis will diminish. Another important issue is Bangladesh Rural Development Board (BRDB<sup>17</sup>) provides crops loan with a very minimal charge for administrative purpose. Indirectly it can be said this BRDB project doesn’t claim any interest but the condition is the farmers should have land. When the recipients are allowed for farming in sandbar then

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<sup>17</sup> State-own organization. Provide microcredit for farmers and root level agro-based entrepreneur.



they can lend from BRDB, if necessary. A venture of coordination to fill up the gap of land assets and financial assets can give a new trajectory of the vulnerable people.

- c) Bangladesh has a good fame for garments sector. This sector also expands enormously. It is thriving economic wheel of state where female worker has significant preference. To do work in garments industry education qualification and skill is not imperative factor. Government can impose quota system in the nearest garments factory. The owner must bound to fill up a specific number of workers from Kurigram district. It is noteworthy that there is no motivational inspiration of the inhabitant to migrate other district for searching job during crisis. This kind of inertia also one kind of catalyst for poverty trap. The quota system triggering the garments owner to find out the worker from poverty prone area. This kind of demand encourages the inhabitant of Kurigram district to move for work to other region. Ultimately private sector also implicitly contributes to conquer poverty. This system facilitates to reduce the gap between geographical isolation and industrial unit.

The above mention proposal needs a special steps and coordination. Because imperative all assets are exists separately. Just a particular focused and intensive venture can reduce the poverty curse of Kerrigan district without any financial burden.

## Limitation

The in-depth interviews were conducted by a local university student. The concern offices assisted to collect data. The researcher was not present physical at data collection period. There was colloquial problem. Respondents were used to their colloquialism. They were not feeling friendly with pure standard language. Sometimes interviewer also took help from present local representatives and officials to understand respondents' conversation. Respondents had their own schedule at day time. For that reason few of them had a tendency to just participate and somehow finished it. Interviewer did not record their voices. He just has taken notes. Due to time limitation and colloquial problem there were a possibility to miss and gather all valuable opinion. There is no opportunity to hear respondents voice repeatedly. In addition the study represents twenty respondents' opinions, who were SSNP allowance recipients. The proportion of allowance spending for different strategies of livelihood didn't take into account. Respondents also did not specify how much they spent for different strategies of their living pattern. They lead their life with aggregate amount of allowance and household income. The analysis does not examine impact regarding age. Though, age is important factor for income activities. In addition how education and property influence their livelihood was not emphasize in analysis. The selected beneficiaries do not represent the all study area proportionately. This number of people and their socio-economic condition did not reflect the whole issues for vulnerability and poverty of this region.

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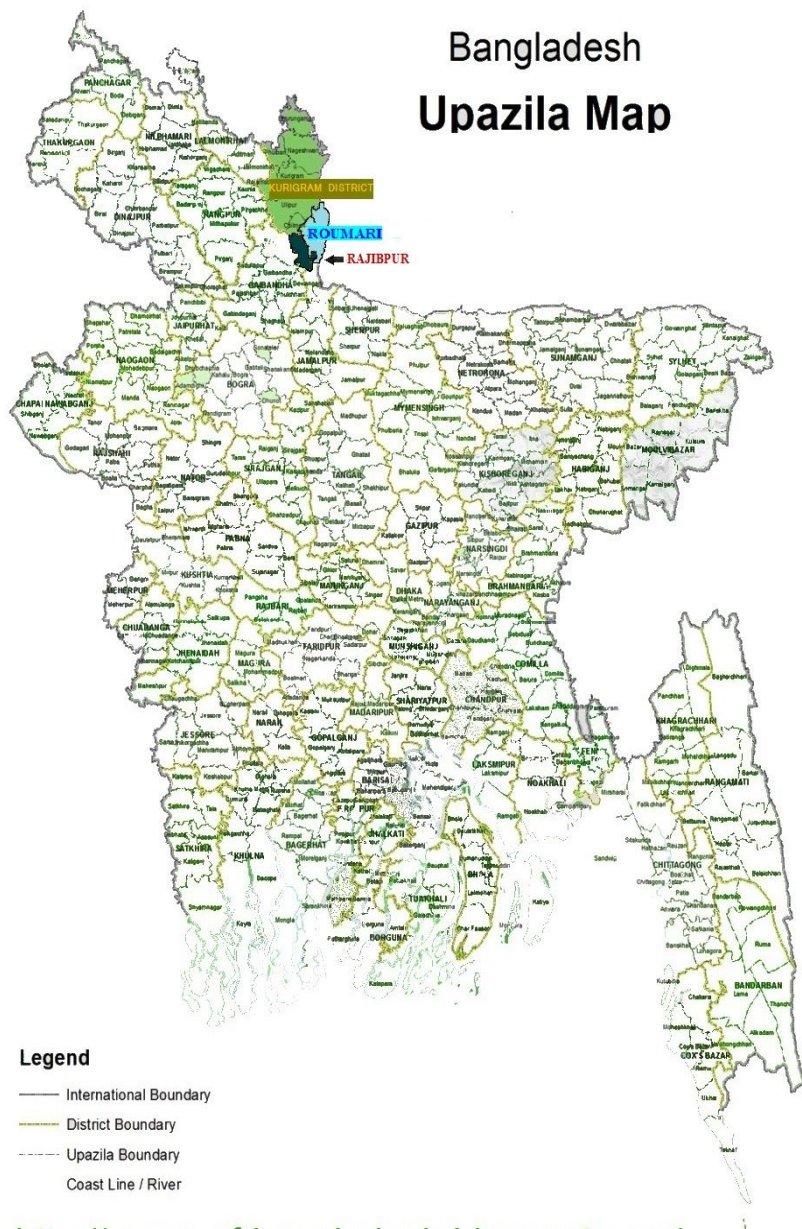
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## Appendix

### Bangladesh Upazila Map



<http://maps-of-bangladesh.blogspot.com/>



# 방글라데시 사회안전망 프로그램의 효과에 대한 연구:

Kurigram 지역 사례를 중심으로

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방글라데시는 취약계층 보호를 위하여 사회안전망 프로그램을 시행하고 있다. 노년층 지원 (OAA)과 미망인, 극빈층, 버림받은 아내들을 위한 수당 (AWDD)이 사회안전망 프로그램에서 노년층과 여성을 위해 제공하는 무조건적 현금지원 프로그램이다. 본 연구는 상기 프로그램의 효과를 가장 빈곤한 지역 중 하나인 쿠리그람 (Kurigram) 지역 내 두 구역을 대상으로 한 심층 인터뷰를 통해 분석하였다. 심층 인터뷰는 대상자의 생계에 대한 지원금의 영향을 조사하기 위해 20 명의 참여자를 대상으로 진행하였다. 연구 결과에 따르면 자연 재해에 대응하기 위한 전략과 기본 식품 소비에 영향을 주고 있는 것으로 보인다. 생존을 위한 최소한의 지원을 제공하고 있지만 소득을 발생시키거나 자산을 형성하는 데에는 부족한 것으로 보인다. 따라서 지원금이 대상자들이 ‘빈곤의 올가미’ (poverty trap)에서 벗어나도록 도움을 주지 못 하고 있다. 더구나, AWDD의 경우 OAA에 비해 식사 빈도 증가, 인적자원 개발, 직업 변경, 주택 재건축, 취업 등에 있어서 더 많은 기여를 하고 있는 것으로 나타났다. 수당(allowance)이 생산적 투자나 자산 형성에는 별다른 영향을 미치지 못 하는 것으로 보이지만 OAA 수혜자의 경우 이 두 영역에서 AWDD 보다 더 많은 개선효과가 있는 것으로 나타났다.

Roumari Upazila 는 상대적으로 Rajibpur Upazila 보다 부유한 지역으로 Roumari Upazil 구역 내 응답자들의 경우 더 낮은 문맹률과 더 많은 자산을 가지고 있으며 단기 해외취업이민을 가는 경향이 있는 것으로 나타났다. 하지만 많은 Rajibpur Upazila 구역 내 응답자들이 지방정부로부터 추가적인 무조건적 현금지원을 받고 있다. 그럼에도 불구하고, 역설적으로 Rajibpur Upazila 구역의 사회경제적 조건이 Roumari Upazila 구역보다 열악한 것으로 나타났다. 이러한 빈곤수준의 차이의 원인을 파악하기 위한 추후 연구가 필요할 것으로 보인다.

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